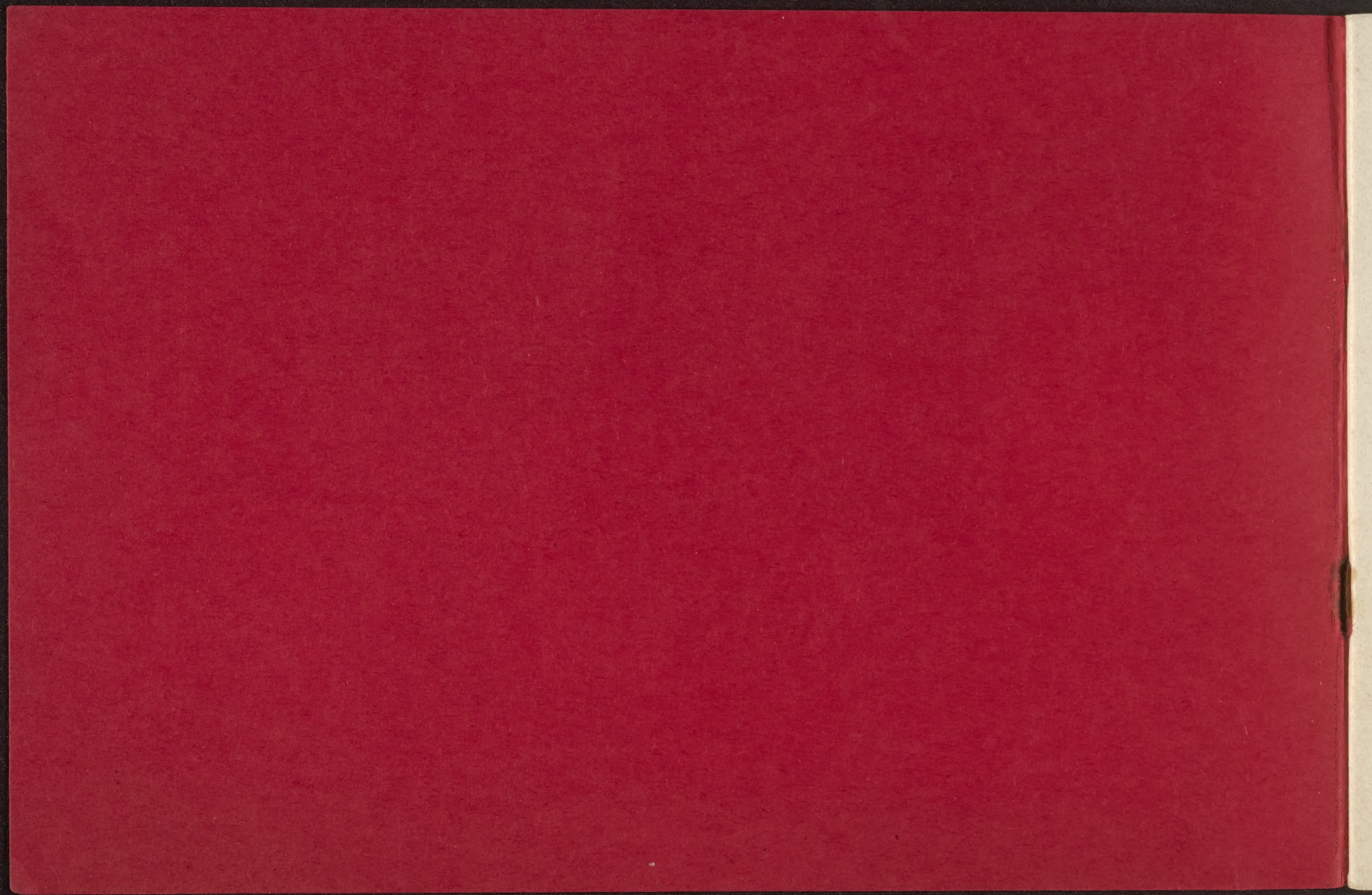


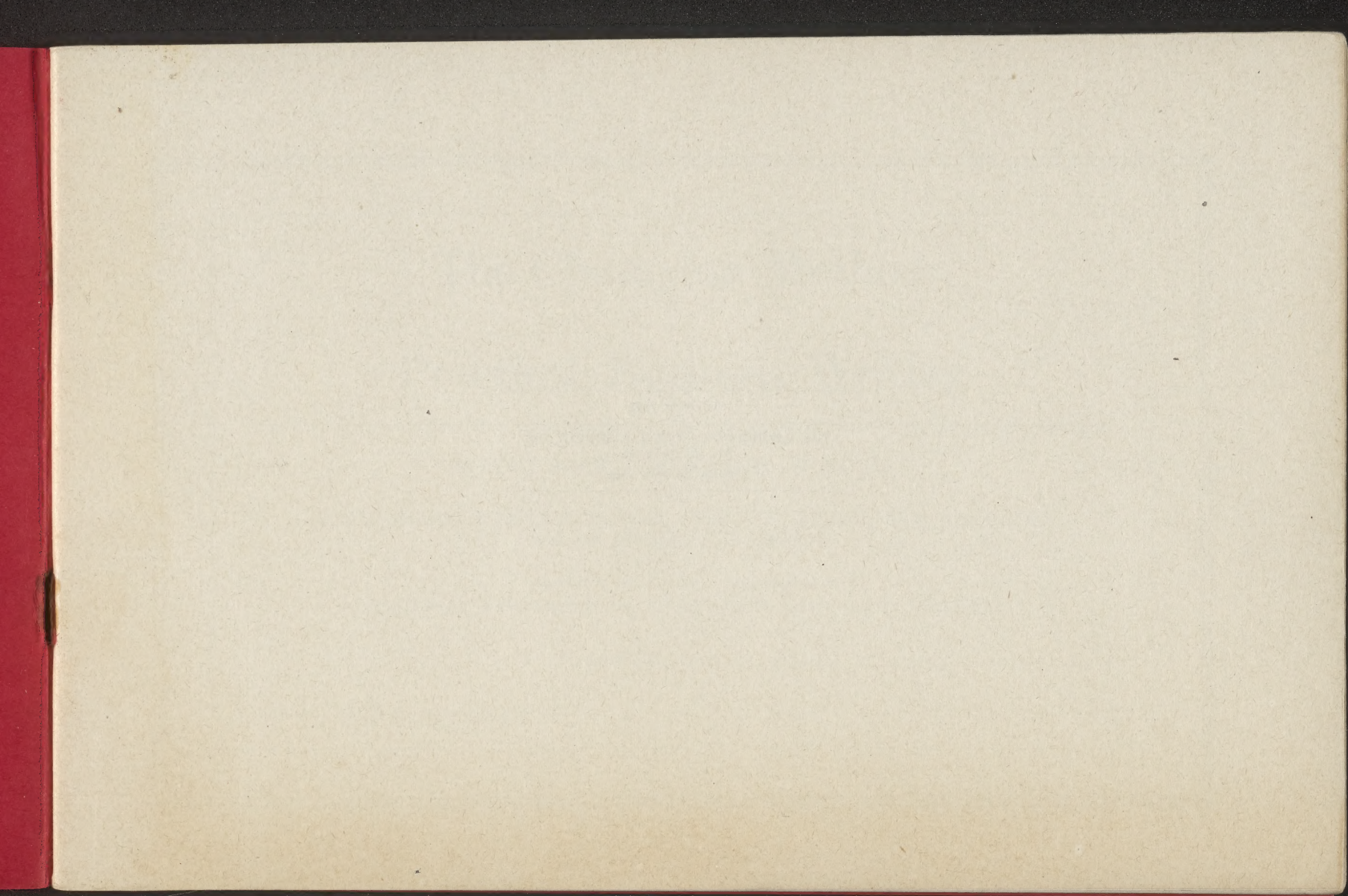
The
CHAMPION METHOD
of
PRACTICAL BUSINESS WRITING

by Mary L. Champion

Published by
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The Champion Method of Practical Business Writing

A TEXT BOOK AND A BOOK OF MODELS
for
COMMERCIAL SCHOOLS, PUBLIC SCHOOLS, ACADEMIES, COLLEGES
and for PRIVATE LEARNERS

Approved by the Education Committee of the
NATIONAL ASSOCIATION OF ACCREDITED COMMERCIAL SCHOOLS

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DES MOINES, IOWA

General Information

This book is planned for a complete course in Practical Business Writing. The copies are so arranged that the student progresses from simple to more difficult forms, and he also studies letters in relation to others similar in form or requiring similar movement for their execution.

Movement work is not confined to the first two or three lessons, but continues throughout the series, and such exercises are introduced as are appropriate to the development of the forms the learner is about to reproduce.

No book can supplant the teacher, and while it is expected that this book will be placed in the hands of each student, it is also expected that the teacher will place copies upon the blackboard, and that he will give instruction supplementary to that contained in the text.

Muscular movement is strongly advocated and much stress is placed upon proper position of hand, pen, and body; for the student who does not assume a good position in writing will not secure satisfactory results in his practice work. It is earnestly recommended that the teacher place particular emphasis upon lightness and smoothness of line and a reasonable degree of speed in execution.

The copies herein are photo-engraved direct from the originals and are representative of a high, but possible, standard of writing. If the plan of this book is followed carefully, no learner will fail to make great improvement in his writing.

"Test and Grade Copies," published by the Accredited Schools Supply Co., should be used in connection with this course of lessons.

MATERIAL

Good writing cannot be done without good material. Use paper with a good surface for ink lines and always write on a thickness of ten or twelve sheets. The pen should be medium fine with a smooth point. Whenever the pen begins to scratch throw it away.

Do not use an oblique holder for business writing, and do not use a small holder or one with a metal clasp. A straight, light, medium-sized holder with a cork clasp is probably best for business writing.

Use blue-black ink that will flow freely and uniformly. Always keep the inkwell closed when it is not in use, otherwise it will fill with dust, and the ink will become thick and muddy.

PRACTICE

Time equal to the lesson periods should be devoted to penmanship practice outside of school work, and at least two of the best pages should be brought to class for the teacher's inspection. These pages should be similar in character to the lesson of the day, unless the teacher assigns special work. Pages should also be collected by the teacher at the close of each lesson.

Other specimens of the student's practice work should be collected at frequent intervals and preserved for comparison and study.

Place and Date.....

This is a specimen of my writing at the beginning of my course in penmanship at

.....
(Name of School)

I make the capitals, small letters, and figures as follows:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

1 2 3 4 5 6 7 8 9 0

I hope to improve my writing and shall follow faithfully the lessons provided for me.

Very respectfully

.....
(Name).

To the Student:

Copy the above in your best style of writing, using the current date and your own address, or the address of your school.

Write two specimens; give one to your teacher and put one into a scrap book for comparison with your writing at the close of your course.



The author preparing copy for this course.

CHAMPION METHOD of PRACTICAL BUSINESS WRITING

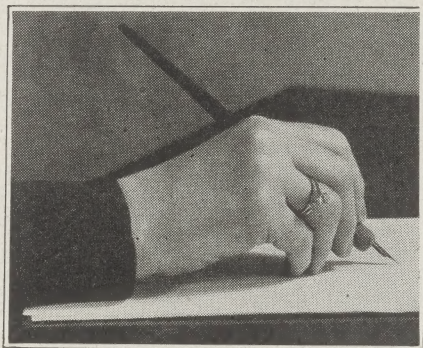
BY
MARY L. CHAMPION

Des Moines, Iowa

This is a complete course in plain business writing and is intended for use in private and public schools and for self-instruction. The lessons have been thoroughly tested hundreds of times in the class room and will, if properly followed, produce good results. The student should understand at the outset that the teacher can only direct him—that *he himself must do the real work of the course*—and that nothing but patient, persistent, intelligent practice will enable him to reach the goal of good writing.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z
a b c d e f g h i j k l m
n o p q r s t u v w x y z

Position

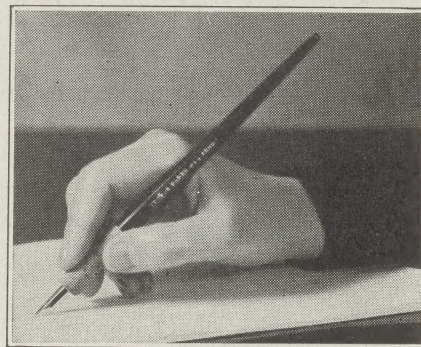


Notice how the hand slides on the finger tips; how the wrist is lifted above the paper, and how the pen rests squarely on both nibs.

The student's progress depends largely upon his acquiring a correct position at the desk. The correct position should be a natural one and soon becomes a habit.

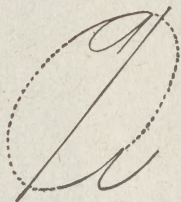
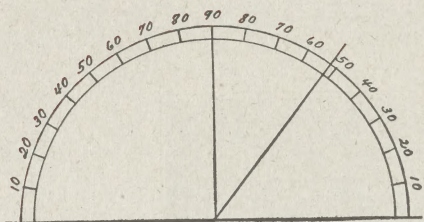
Sit squarely in front of the desk, both feet flat on the floor, not back under the seat, because it throws the weight of the body on the arms, thus cramping the writing muscles. The body should incline forward from the hips and should not rest against the back of the chair.

Have at least ten sheets of paper under the one on which you are writing. Hold the paper a little to the right of the middle of the desk and always near enough to the body to avoid reaching. The sheet upon which you are writing should be shifted toward the left at least twice while writing across the page and upward several times as you write down the page. The head should be held so you will look down naturally and easily at the writing and not be inclined to the side. Do not get the eyes too near the paper.



This picture shows the correct position of the holder with reference to the thumb and first finger. Study your own hand.

Your next effort will be with the penholder. Take the holder in the hand as shown in the illustration. Rest the holder against the side of the second finger (near the end) and against the knuckle joint. The first finger rests lightly on the top of the holder about an inch from the point of the pen. The holder should point between the right shoulder and the elbow. The thumb should bend almost at a right angle and rest on the holder nearly opposite the first joint of the first finger. The third and fourth fingers should curve gracefully under the hand, bracing the hand so that the wrist is nearly flat and free from contact with the paper. The fleshy part of the side of the hand must be kept off the paper all the time. The fingers of all people do not bend exactly alike, because of their different shapes; but should be comfortable and glide easily with the motion of the arm muscles.



No one can become a good writer who does not have a good conception of form—that is, a good mental picture of what he wants his pen to execute.

Good writing depends upon smooth movement, and uniformity in slant, height, spacing, and letter-design; that is uniformity of style.

Uniform slant depends upon down strokes. If the position at the desk is correct and down strokes are brought toward the middle of the body, the slant will be uniform. The so-called "Standard," or Spencerian, slant is 52 degrees; that is, 38 degrees variation to the right from vertical. Study the illustration herewith and then measure your own writing to see whether the slant is approximately correct. It is not expected that all persons will write upon exactly the same slant, but too great a deviation from 52 degrees will make either for illegibility or for

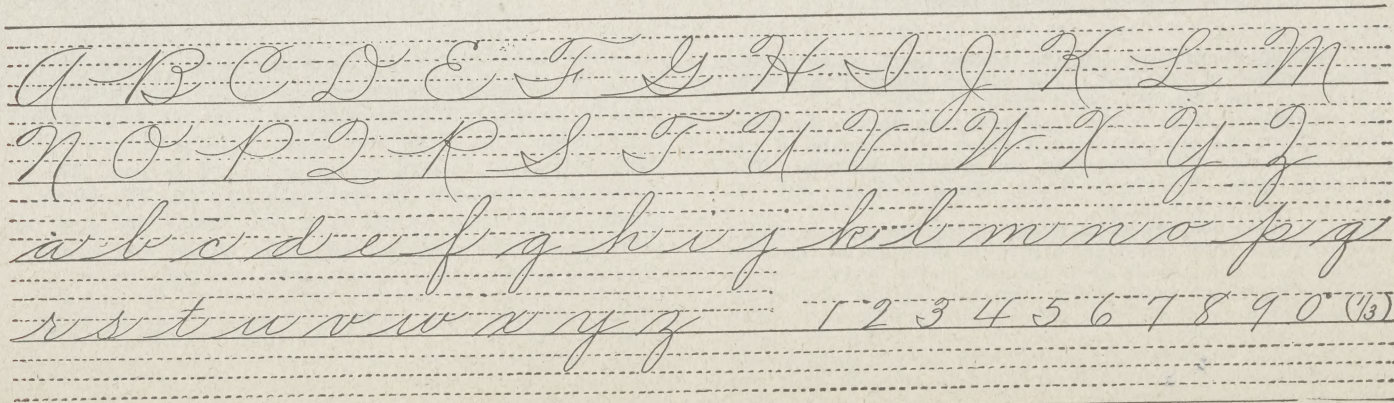
retarded speed. No matter what the slant may be, it must be uniform if the writing is to look well.

There are only three elementary strokes used in writing—the right curve, the left curve, and the straight line. These are illustrated in the diagram. Of course these strokes are combined in many forms. When a right curve and a left curve are joined without turning they form a compound curve.

Loops are made of straight lines and curves; for instance, the upper loop consists of a right curve which gradually changes into a straight line, while the lower loop begins with a straight line and swings into a left curve.

You should frequently study these illustrations. A knowledge of the fundamental, or foundational, strokes and their uses will help you not only to follow the lessons, but in learning to write well.

Give careful attention to the cut showing the height of capital letters, small letters, and figures. Notice that the capitals are three-fourths of a space above the base line, that all the small letters, except the loops and p, d, r, s and t, are one-fourth space high, and that the figures are one-third space high. Notice that all loops above the base line are three-fourths of a space high and all loops below the base line one-half space. Study these forms carefully and compare your own writing with them. Until you can visualize (see in your mind's eye) the correct form you cannot hope to make it.





LESSON 1

Drill 1. You are now ready for your first lesson. Take a good position at the desk. Get a rolling motion with the forearm action. See if you can swing the arm two full spaces, but if you are unable to reach this distance, swing it as far as you can. Make the copy rapidly, but not hurriedly. Aim to make about two hundred down strokes per minute. If you have access to a Victrola a little practice with a good waltz record (Nos. 17701-B and 17701-A are excellent), set at a pretty good speed, will develop rhythm.

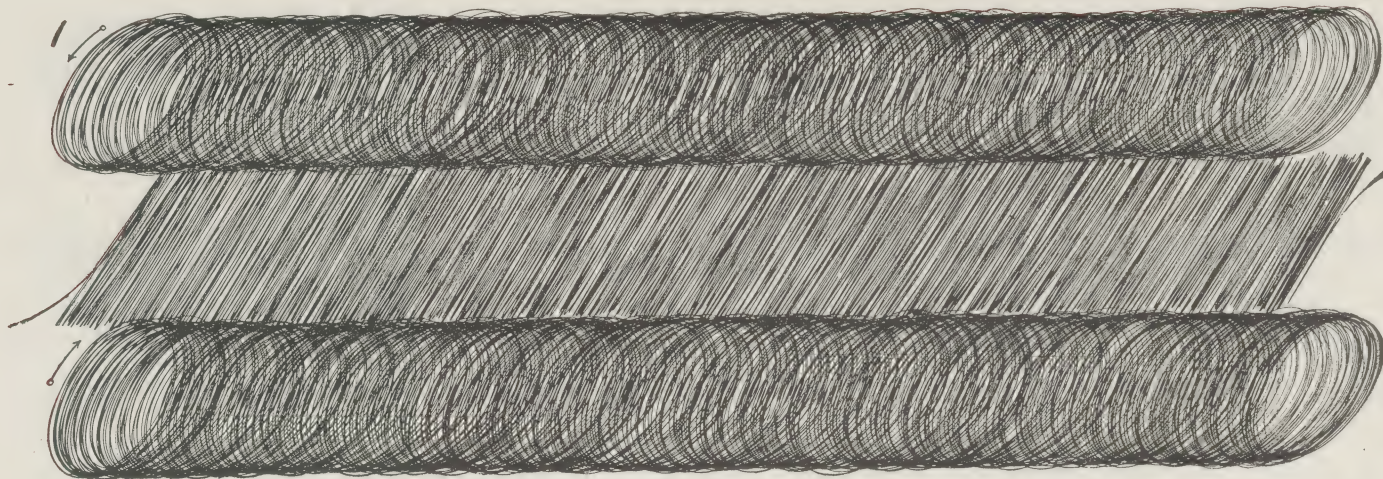
Watch carefully the position of your hand and body.

Drill 2. This is called the push-and-pull exercise and is made with an up and down motion. Draw all the down strokes

toward the middle of the body; this will develop uniform slant. Make copies two spaces high. Avoid shading down strokes.

Drill 3. This drill is to develop controlled motion. Make the ovals two spaces high, retracing about seven times. Make them full but not circular. The second part of Drill 3 shows overlapped ovals. Make them the size of the preceding copy. It is very beneficial to count on the down stroke thus, 1-2-3-4-5-6-7. Keep a good position; then work up motion and control. Form and speed will follow naturally.

Special Caution. Study the illustrations (pages six and seven) to make sure you have a correct position.



LESSON 2

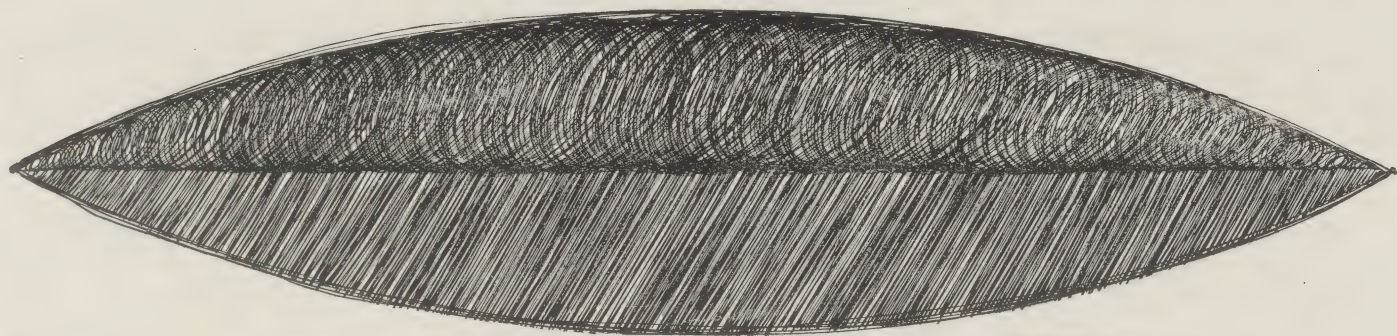
Drill 1. Make the first oval exercise two spaces high and swing the pen with the direct oval motion (down stroke on the left-hand side). After completing this line make the **push-and-pull** exercise two spaces high and complete the copy with the reverse oval drill; that is, make the down stroke on the right-hand side.

Drill 2. Make the oval tracing exercise with seven full revo-

lutions, and with the same motion, make the loop at the top. See that this loop tips back; then dips and rises.

The second part of Drill 2 is smaller than the first. Make the lower oval first; then swing to the top, but before lifting the pen retrace the copy several times. The entire copy should be made without lifting the pen.

Special Caution. *Cultivate smooth, easy, light lines.*



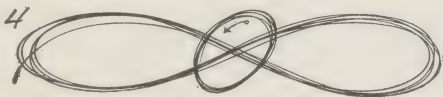
2



3



4



LESSON 3

Drill 1. The gliding exercise will help develop the motion to the side, and in time will give you the necessary swing with which to write long words. The upper curved line is retraced several times; then the lower curved line; then the straight line in the middle. Make the copy across the page, allowing one-half inch margin on each side. The filling in of the exercise is to give you a little practice on the oval and push-and-pull copies.

A march record on the Victrola for the gliding exercise (No. 17781-B) is suggested. If you use music watch very carefully

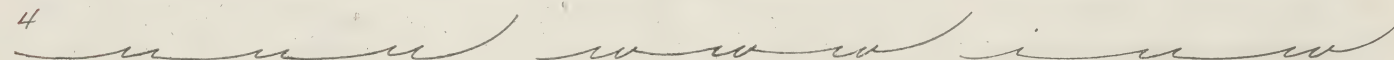
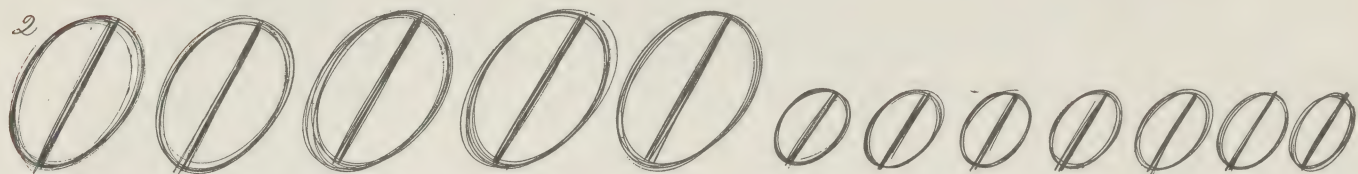
that you have the correct speed and keep with it. March time is used on the first part of the copy. Fill in with waltz time.

Drill 2. This is the same copy as the first part of Drill 1, made half the size.

Drill 3. This is the **figure eight**. Begin at the left and work up, then down. Cross in the middle. Make three on a line.

Drill 4. This is drill 3, with the small oval in the middle.

Special Caution. Work for an easy, gliding motion.



LESSON 4

Movement exercises are practiced because they develop motion that can be used in the execution of letters. For instance, the direct-oval (down on the left and up on the right) is made with the same movement that is used in O, C, E, and A and certain parts of other letters.

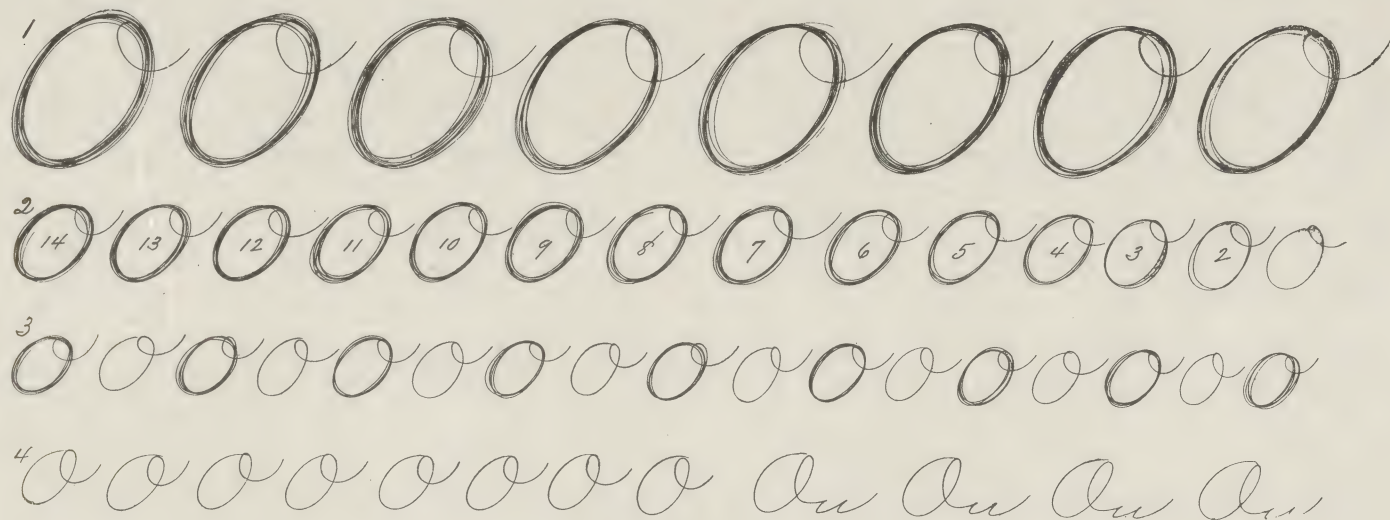
Drill 1. Make the copy two spaces high and after retracing several times swing the finishing stroke upward. This exercise will be of value later in developing the O. The second part of the drill is to be made one space high, or the distance between two blue lines.

Drill 2. Make the retracted two-spaced oval and then cut with a straight line and retrace. The second part of the drill is to be made one space high.

Drill 3. Join three small i's and place three groups on a line. Watch your motion; see that the hand is gliding.

Drill 4. In this copy, change the small i to u and w, and in the last exercise of the drill join the three different letters.

Special Caution. *Think. Work for controlled motion.*



LESSON 5

This lesson begins the Capital Letters, of which there are three groups; the direct-oval group, **A C E O**; the indirect-oval group, **H I J K M N B P R Q U V W X Y Z**; and the capital-stem group, **D F G L S T**.

Drill 1. Make this copy two spaces high and after retracing swing the finishing curve into the top as in **O**. A count of 1-2-3-4-5-6-7 or 1-2-3-4-5-6-finish will help.

Drill 2. This drill starts with a one-space oval which is retraced fourteen times. Decrease one revolution each time until you finish with a plain **O**.

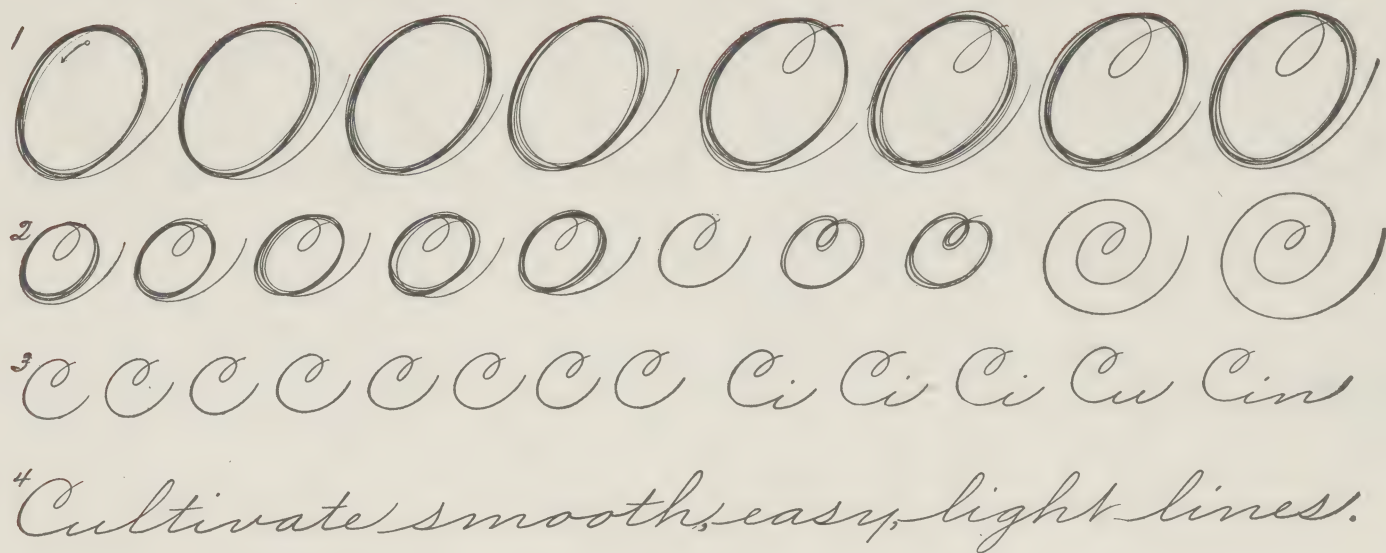
Drill 3. The capital letters are all three-fourths of a space high. Make this drill that height. Measure height with the eye. Make six revolutions and finish for **O** on the last count of seven. Then make the **O**, watching that you form a good

oval for the body of the letter, and that you make a small loop at the top of the **O**. Repeat this practice until you have developed a fairly good letter.

Drill 4. The **O** is made full and in order to get a good line strike the paper while the hand is swinging. If you cannot make good letters three-fourths of a space high, make them larger at first, and gradually diminish to the right size.

The last part of the drill shows the joining of the capital with small letters. Drop the connecting stroke a little lower than the top of the small letter, but do not touch the base line with it. Make the combination without lifting the pen. This exercise develops control.

Special Caution. *Do not sacrifice motion for form.*



LESSON 6

Drill 1. Review the two-space-retraced oval first. On the second part of the drill start with the curve that forms the beginning of *C*, and bring the pen to the base line, completing the copy by retracing several times, and for the final stroke swing upward and a little away from the other up-strokes.

Drill 2. This exercise is made the same as the preceding one, but only half as high. Follow this practice with the *C*. The beginning loops should be made full, but not circular; then swing to the back and complete the letter with a curve that swings a little to the right of the body of the letter. Pick out a few of your best letters and try retracing them.

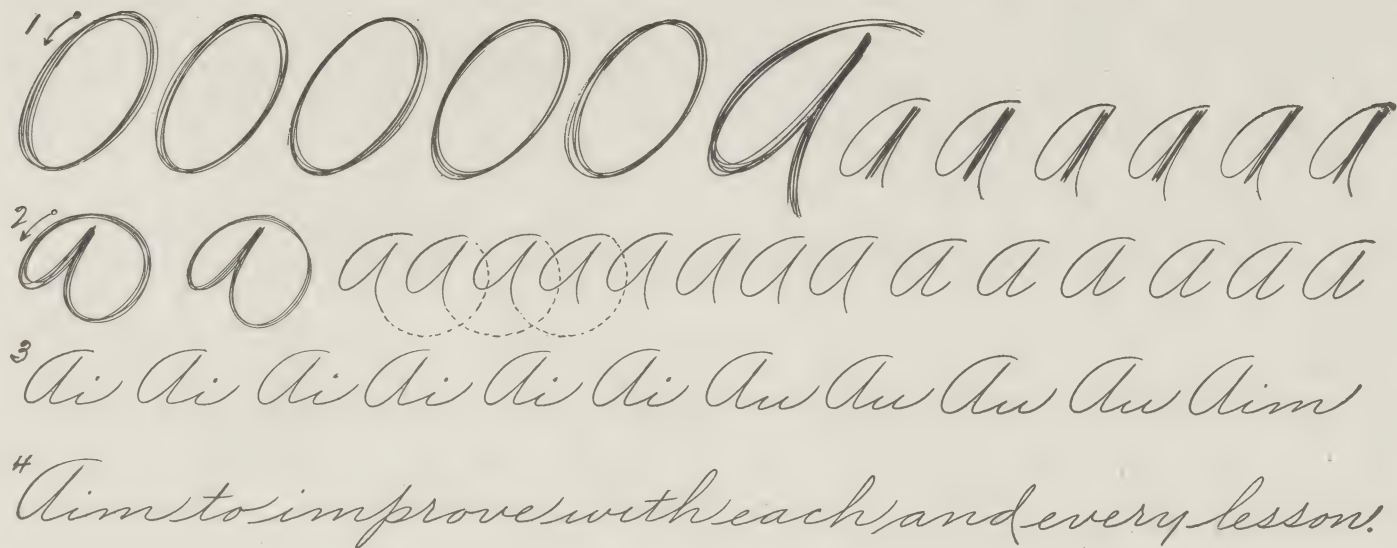
The final copy of Drill 2 is made by bringing the finishing

stroke of the letter up and over the letter, going around twice and forming parallel lines. Lift the pen while it is in motion.

Drill 3. *C* may be made with a count of 1-2. Keep the letter three-fourths of a space high. This drill is completed by combining *C* with the small letters. Each copy should be made without raising the pen, except to dot the *i*.

Drill 4. This is our first attempt at a sentence. The thought of the copy should be uppermost in your mind. Spend some time upon this sentence, even if it is difficult.

Special Caution. Apply motion to your letters.



LESSON 7

Drill 1. Begin with a two-space, direct-oval exercise made a little narrower than in the preceding copies. The A is not so wide as the O.

The second part of Drill 1 shows the A retraced. Make the A two spaces high. Trace the copy several times with a dry pen or with the holder reversed and then try to equal it with ink. Be sure the letter does not close at the top. Drop the final stroke below the base line. Work for control of the muscle, but remember to keep up the motion.

The third part of the drill is made by forming part of the A and retracing the second down stroke. To complete the exercise, drop a curve just below the base line. Lift the pen while it is in motion.

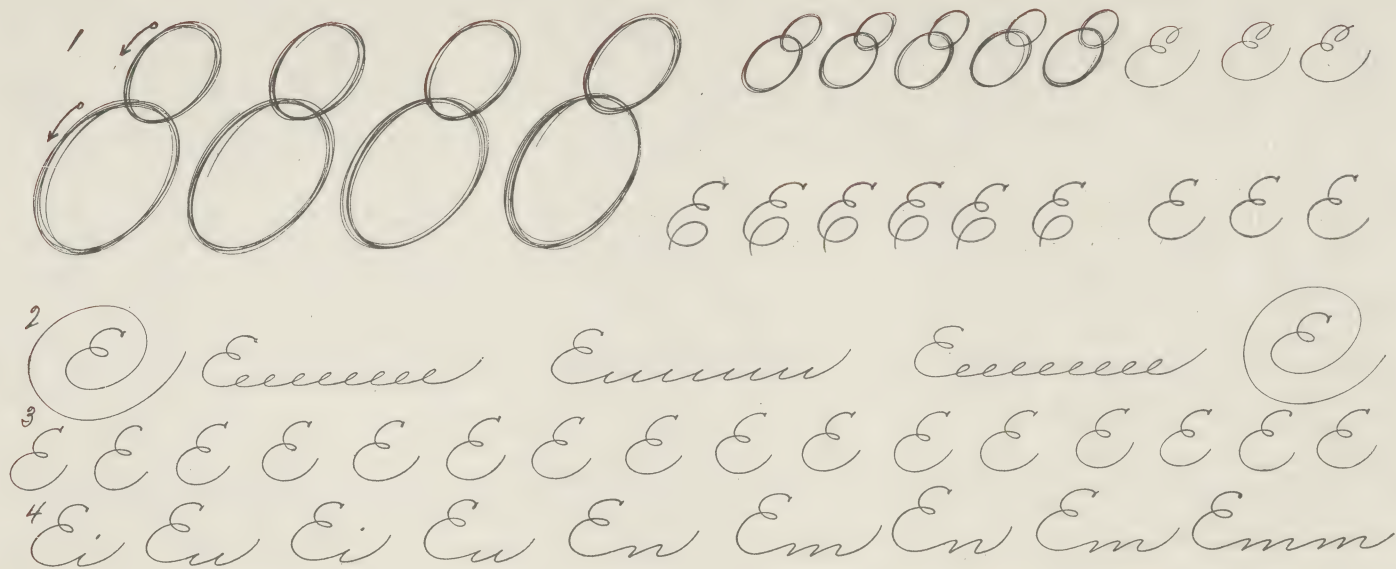
Drill 2. Retrace the A without lifting the pen. The con-

necting stroke should drop a little below the base line, and join with the first stroke of the letter at the top.

We have the two forms of the capital A—the initial letter and the joining letter. Observe how each is finished.

Drill 3. Try connecting A with small i. The i should be about one-third as high as A. Dot the i carefully. In the second part of Drill 3 the letter changes from small i to small u and is completed with the word aim. Watch that you make the i sharp at the top and the m round. Finish the m with an up stroke and write the word without lifting your pen. Write the sentence with as much freedom as you can.

Special Caution. Relax. Do not cramp the muscles and do not grip your pen. Make writing easy.



LESSON 8

Drill 1. E is one of the hardest letters in the alphabet. Make the two-spaced oval first, then raise the pen and make the smaller one at the top, forming the loop as a joining. Watch slant; bring all strokes toward the middle of the body. The second part of Drill 1 is the same copy, only one space high.

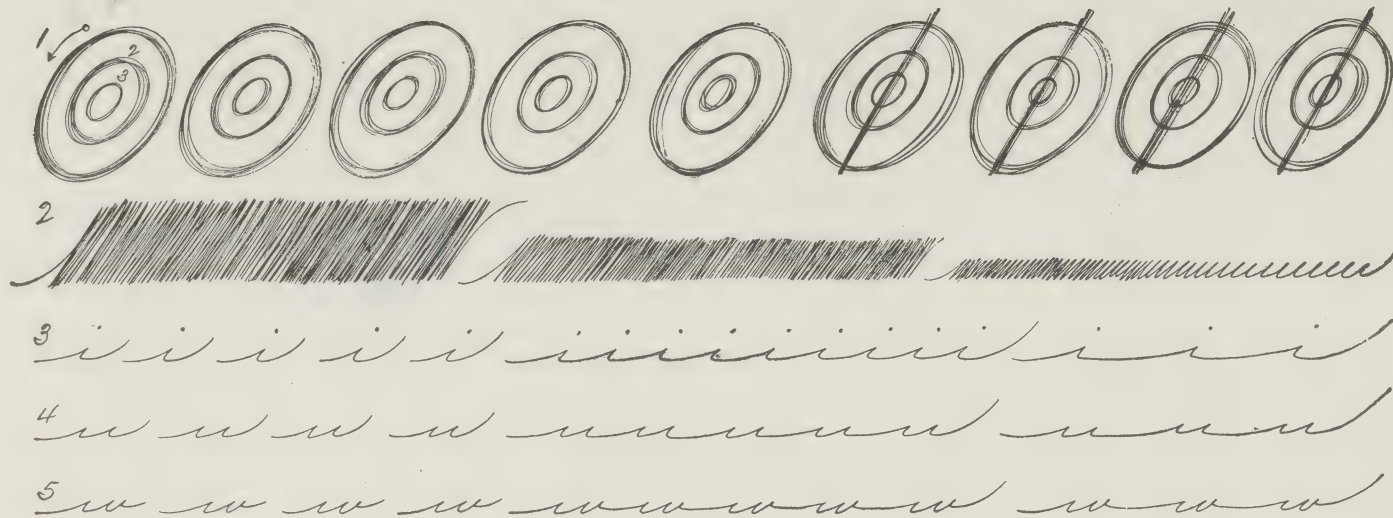
Following this exercise is E. This letter may be made with a loop at the beginning or a dot. The upper part of the letter should be a little more than one-third the size of the letter. The middle loop must point downward. On the lower line is shown the letter finished with an oval stroke which may be used for a single letter; the second shows the joining copy.

Drill 2. Make a good E, and throw an oval copy around it. Aim to make the outside oval parallel with the letter. Count 1-2-3- or 1-2-swing. Practice joining the E to the small e and small i. Be careful not to jerk at the joining point. Keep the motion steady.

Drill 3. Make line after line of capital E's, using your motion. Do not waste it by swinging too much between letters.

Drill 4. Join E with the different small letters. Keep the i and u sharp and the n and m round at the top. The joining stroke between E-n and E-m is made with a compound stroke.

Special Caution. Work out each drill carefully.



LESSON 9

Drill 1. In this lesson you begin the practice of minimum letters. The first part of the lesson will develop control. Make the large direct-oval No. 1 first, then swing in ovals Nos. 2 and 3, aiming to keep the lines parallel. This requires control and if you are not successful in the first attempt, do not get discouraged. The second part of Drill 1 is a repetition of the first, but has the addition of the straight-line exercise cutting the center of the copy.

Drill 2. Make the **push-and-pull** exercise one space high. Make it very compact. The second part is one-half space high; and the third, one-fourth space. The latter part of the last exercise should be swung out into wider spacing so as to form the strokes of the small *i* and *u*.

Drill 3. The minimum letters are made one-fourth of a space high and in your practice measure distance with the eye, and aim to keep the correct spacing.

The *i* is formed by using the curve from the right side of the oval as a beginning stroke, and the straight line brought to the base line as a second stroke. The right curve completes the body of the letter.

The dot completes the letter and should be one-fourth space above the top of the letter and on the same slant as the letter. Make the dot light. Try joining nine letters, using close spacing, and then three, using wide spacing.

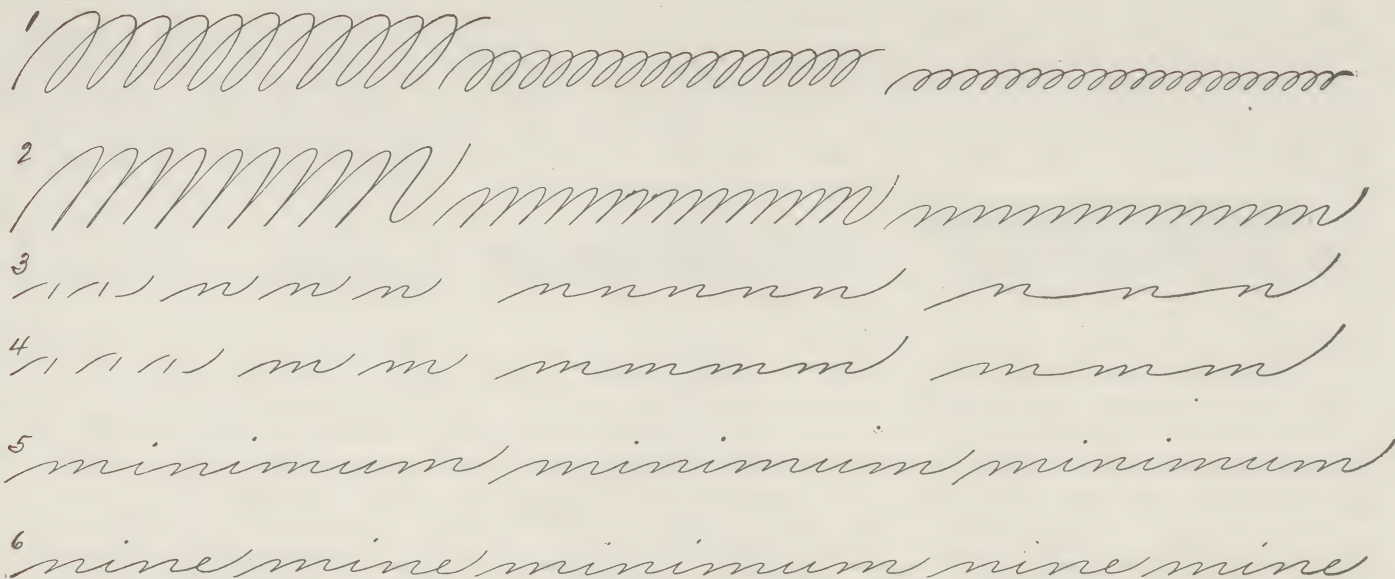
Drill 4. The *u* is made with the same strokes as *i*, but with two strokes instead of one. Work for uniform spacing and height. Aim to keep the two strokes the same height.

Drill 5. The *w* requires careful attention. Make the first two strokes like *u*, and for the final stroke, bring the pen to the same height as the top of the first part of the letter and retrace a very short distance. The last stroke is made with a curved line and should be made very freely. Every angle requires the stopping of the motion.

In the second part of the drill, the letters are joined. Make the connecting stroke without touching the base line.

The third exercise of this drill is a combination of the three small *w*'s, spacing out well to the right.

Special Caution. Work for uniform slant.



LESSON 10

Drill 1. The *m* and *n* are very important letters, and the most essential thing is to get the letters round at the top. The three exercises shown in Drill 1 will develop this. Make the first copy one full space high, the second one-half space high, and the third, one-fourth of a space.

Drill 2. This exercise is to be made with the retraced line, similar to the *n* and *m* and proportioned in height the same as Drill 1.

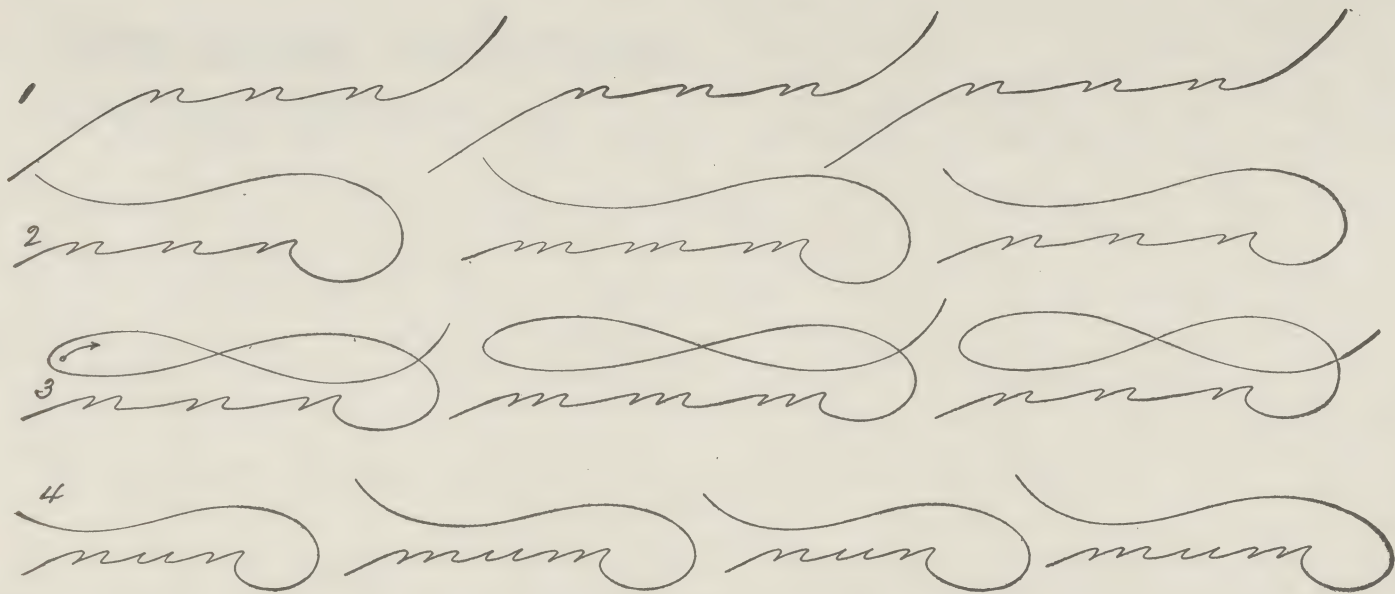
Drills 3 and 4. The first part of the drill analyzes the strokes that make up the letter. The *n* and *m* begin with left curves, so named because they are made from the left side of the oval. The down stroke is made straight and is retraced about one-third of its height for the second part of *m*. Finish with a right curve.

Try joining five letters with rather close spacing and then three with the wider spacing. The connecting stroke is a compound curve.

Drill 5. The word *minimum* is a good word for practice. The letters are the same size and should be made with the thought of rounding out the tops of *n* and *m* and sharpening the tops of *i* and *u*. Dot the *i* carefully. Write three words on a line and make many pages to develop uniformity in height, slant and spacing.

Drill 6. This is an excellent copy for practice outside of class.

Special Caution. Write on the base line.



LESSON 11

The object of the copies in this lesson is to develop a smooth, easy motion.

Drill 1. Start the beginning stroke on one blue line of your paper, and then swing to the second and join three n's, carrying the last stroke up to the third blue line. Lift the pen in motion and the curve will be graceful. Place three groups of three letters each on a line.

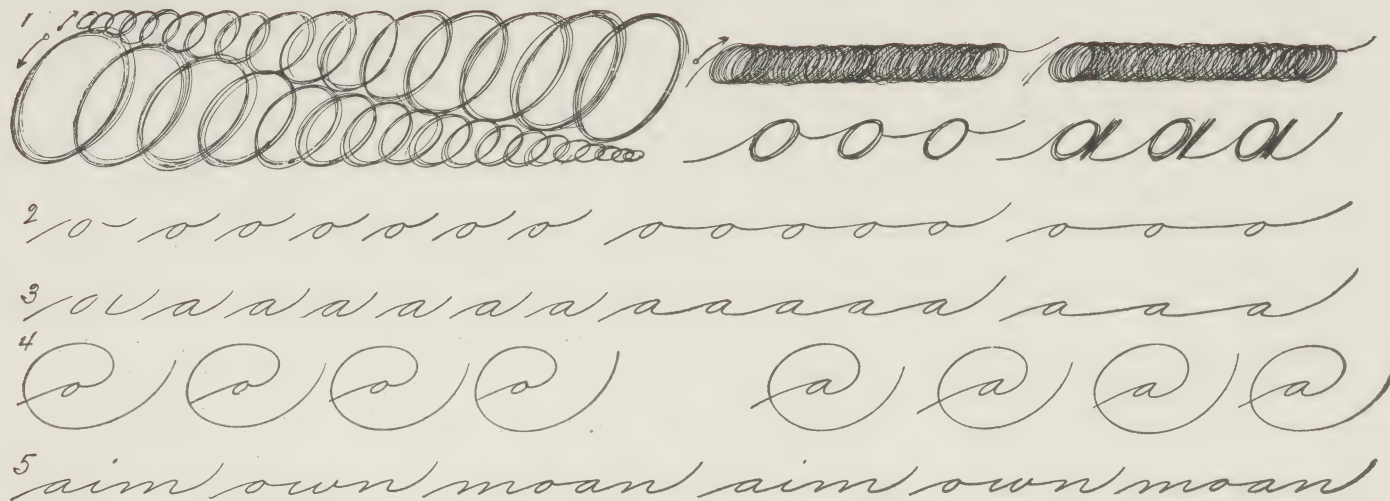
Drill 2. Join three n's and finish with a full curve over the

top of the exercise. Make the curve reach back over the first letter.

Drill 3. This drill shows Drill 2 completed. Bring the pen back over the first letter and swing back to the right with a compound curve.

Drill 4. The short words combined with the curve will develop splendid motion.

Special Caution. *Keep spacing wide.*



LESSON 12

Drill 1. The first part of the drill is made up of two exercises. Make the lower one first. The oval is made with the direct motion and starts two spaces high, gradually diminishing in height until you have gone half way across the page. The top of the drill is made with the reverse motion, starting with the small exercise and gradually increasing the size until the two-spaced copy is reached. The second part of the drill is to be one-half space high and made with the reversed motion (up on the left and down on the right). Complete the copy with the *o* stroke. The lower exercise is a retraced oval copy and is made by joining three retraced *o*'s. The last half of the copy includes a retraced down stroke.

Drill 2. Before taking up the practice of the *o*, study the strokes. We use as a beginning stroke the left side of the oval and call it the left curve. An oval joined to this and finished with a horizontal curve will complete the letter. Close the let-

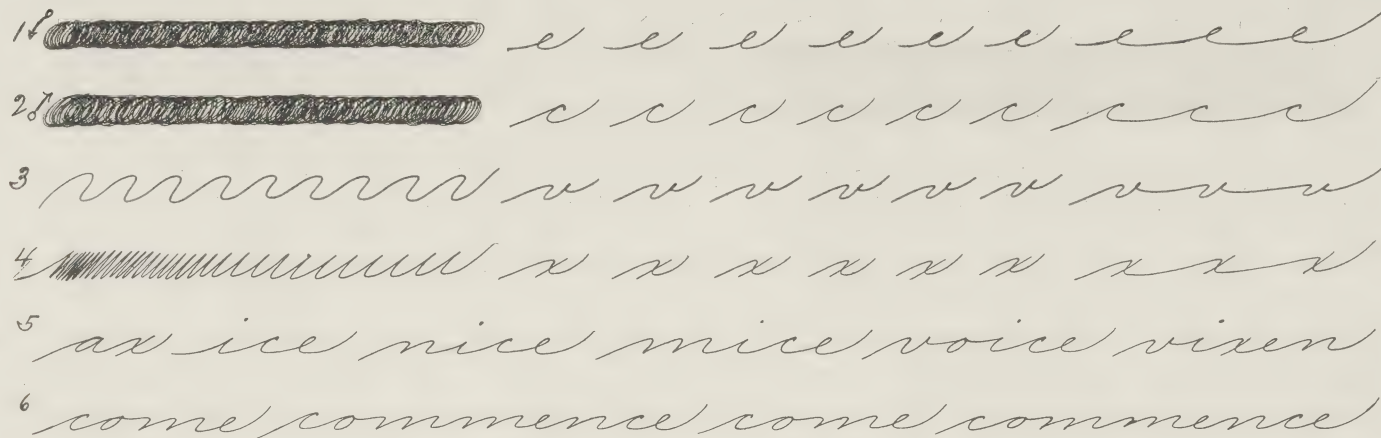
ter at the top. Practice on single copies and then connect several letters.

Drill 3. The *a* is made the same as the *o* on the first two strokes, but in making the down stroke come to the base line on the main slant and finish with an upward curve. Watch the slant on the down stroke. Remember to draw all down strokes toward the middle of the body.

Drill 4. Grace and freedom may be gained from these exercises. Make the small letter, then carry the curve around the letter, being careful to make it far enough from the letter to get the swing. A count of 1-2-swing is very good.

Drill 5. Practice of words in this drill will review the different small letters.

Special Caution. Do not write too large.



LESSON 13

Drill 1. You are familiar with these oval exercises, in larger sizes. Get the same light, smooth lines and arm action, reducing the ovals to one-fourth of the distance between the blue lines. After filling a line, begin at the left and fill the upper three-fourths of the space with three different exercises. Use less ink on the pen and dip more often for these small ovals.

The second part of Drill 1 consists of the *e*. Get the up stroke curved well to the right; make the down stroke nearly straight and the turn narrow at the base line. Leave the loop open. The letter should occupy one-fourth of the space between two blue lines. Join three letters, using a gliding motion.

Drill 2. The beginning copy of this drill is to be made with the reversed motion (up on the left and down on the right). Make the exercise one-fourth of a space high. The *c* starts with the over motion and tips a little at the top to give the dot effect. The down stroke and turn are like *e*. Combine three letters without lifting the pen.

Drill 3. The first exercise of the drill is given to develop the *v*. It should be round both at the top and base and is to be made one-fourth of a space high.

The beginning stroke of the *v* is exactly like the first part of *n* and *m*. The down stroke is straight, on main slant, and the letter finished like *w*.

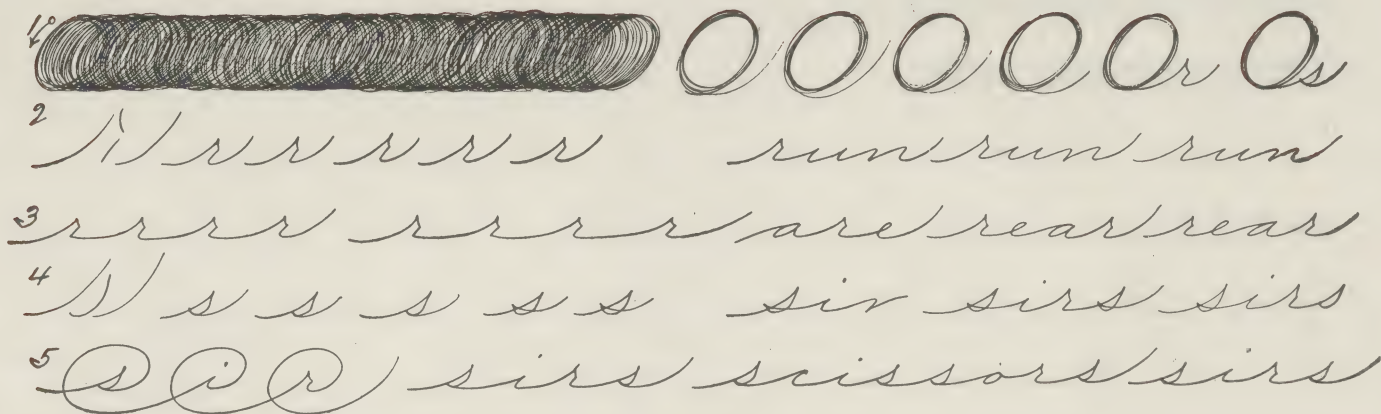
Drill 4. Start this drill with a compact straight-line copy, and gradually extend it out to form the last stroke of the body of *x*.

The *x* is like *v* in the body and is crossed with an up stroke on connective slant.

Drill 5. Practice on these words which contain the different letters found in the copy.

Drill 6. Complete the lesson with the words given. Work for uniform height, slant and spacing.

Special Caution. *Always do your best.*



LESSON 14

Drill 1. Begin this lesson by practicing on the direct, compact oval exercise one space high. Work for light lines and uniform slant. Do not make the oval too wide.

The second part of the drill is the retracted direct oval. Count 1-2-3-4-5-6-curve, aiming to make the up stroke a full right curve. Complete the drill with the r and s joined to the oval.

Drill 2. The r begins like the i. Make the r a little higher than the i, make a short curve, then a shoulder and the remainder is like i.

Try writing the word *run*, using an easy, gliding motion.

Drill 3. Join four of the letters and complete the practice with the words given.

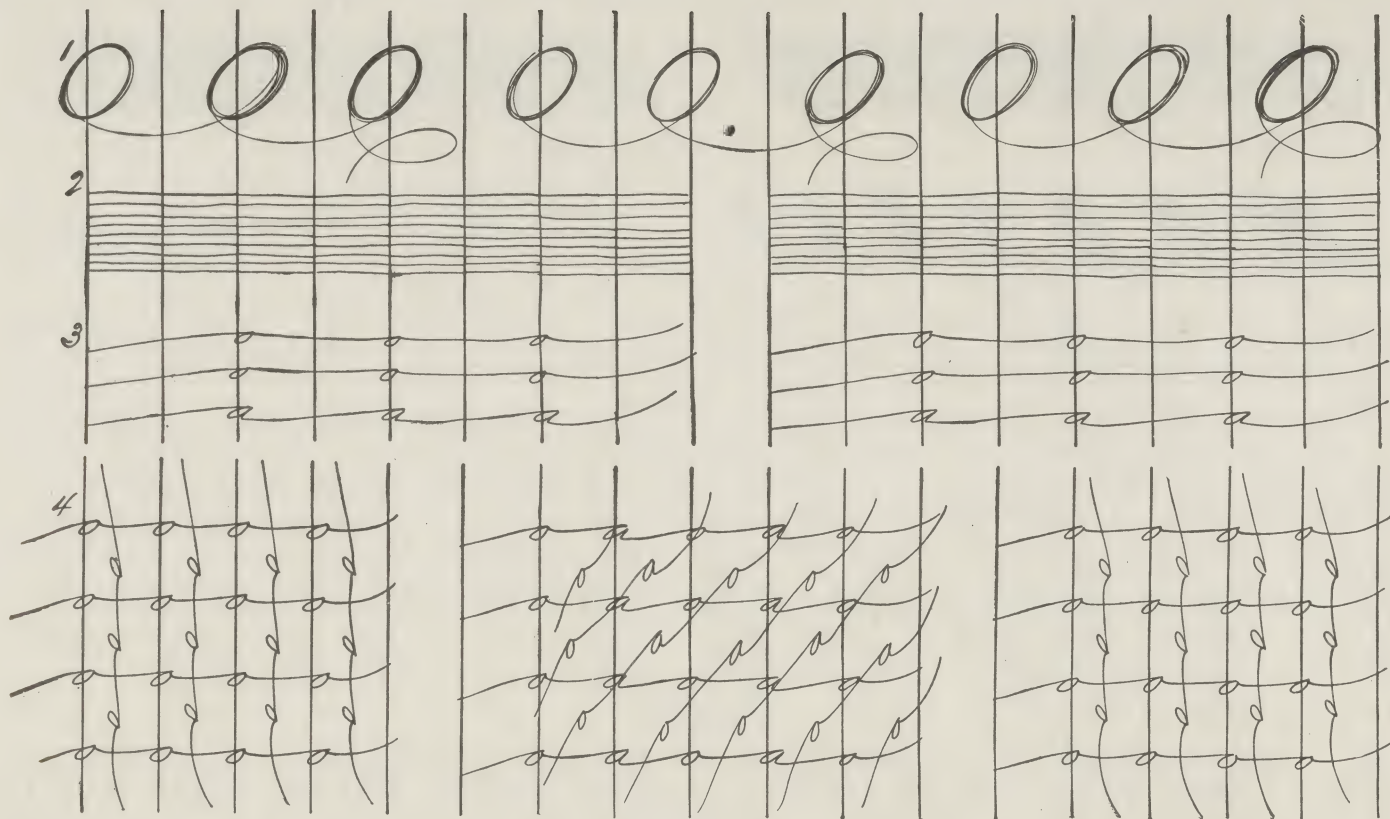
Drill 4. The s is like r to the shoulder, then it rounds down with a broad right curve, turns broadly at the base, closes above the base line and ends as it begins. A very easy finish may be made by using the sharp angle. This should cut through the up stroke.

The remainder of the drill consists of short words containing r and s, and should be worked out very carefully.

Drill 5. The first drill of this copy is made up of letters of a word joined with oval strokes. This is splendid practice. You must have a complete picture of the copy in your mind before attempting to make it on paper. Avoid a jerky motion.

Complete the practice on this lesson with the word copy.

Special Caution. Visualize your copy.



LESSON 15

Drill 1. This lesson is to be written across the ruled lines. Turn the paper with the top to the left and write across the lines. This will help to get uniform spacing and will also help you to write straight without guide lines.

The exercise starts with a retraced oval about one space high. The connecting stroke drops a little below the base of the oval and is thrown up to form the right side of the second and third ovals.

Drill 2. Start on the first blue line and count 1-2-3, etc.; space on every other line, then on every line, and, last, alternate from every line to every other line. Write straight.

Drill 3. Join three o's, placing one on every other line. The a and other small letters may be joined the same way.

Drill 4. Practice this drill combining a and o and then turn the paper and fill in the squares formed by the first copy and the ruled lines.

Special Caution. Write straight.

Page twenty-three



12345 / 234567890 67890

1234567890 1234567890 1234567890 1234567890

75	243	7492	74962	74924	6175	742	75
42	472	4374	47543	65672	9742	134	41
34	964	5421	36129	97241	5476	972	72
97	729	7547	75243	75342	7591	764	34
24	568	9256	49762	64129	7423	596	97

Begin the practice with the compact-oval exercise and also a review of the **push-and-pull exercise**. You will also find some very splendid practice in the second drill. These drills may be practiced first one full space high, then one-half and one-third space. A good size for figures is one-third space, but you must learn to make figures different sizes. Both large and small figures are used, especially in bookkeeping work. Figures should be made light, slanting, and except 7 and 9 should rest on the base line and should not be connected. Figures should be evenly spaced so that in writing columns, the units, tens, hundreds, etc., are in line.

Study the form of the large figures and try a movement exercise with a dry pen or a reversed holder, over the copy. Make eighty to one hundred of the three-count figures to the minute.

Relieve the tension of small, careful figure work by some large steady oval exercise for five minutes, then renew practice. See how light and strong you can make the lines; see that the slant of the figures is right, and with the exception of the 7 and 9 see that the figures rest on the base line.

Special Caution. *Make figures rapidly.*

¹ O C E A O C E A O C E A O C E A
² Ou Ci Eu Ai Ou Ci Eu Ai Ou Ci Ai
³ Ouuuuu Cuuuuu Eeeeeee Aeeeeeee
⁴ One Earn Coin Aim One Earn Coin
⁵ On and on, only the worker succeeds.

LESSON 17

Drill 1. This lesson reviews the direct-oval letters. Practice all the letters given, then choose the letter that is easiest for you to make and see how perfectly you can form it. Next practice the hardest letter of the group, which should be worked on until mastered.

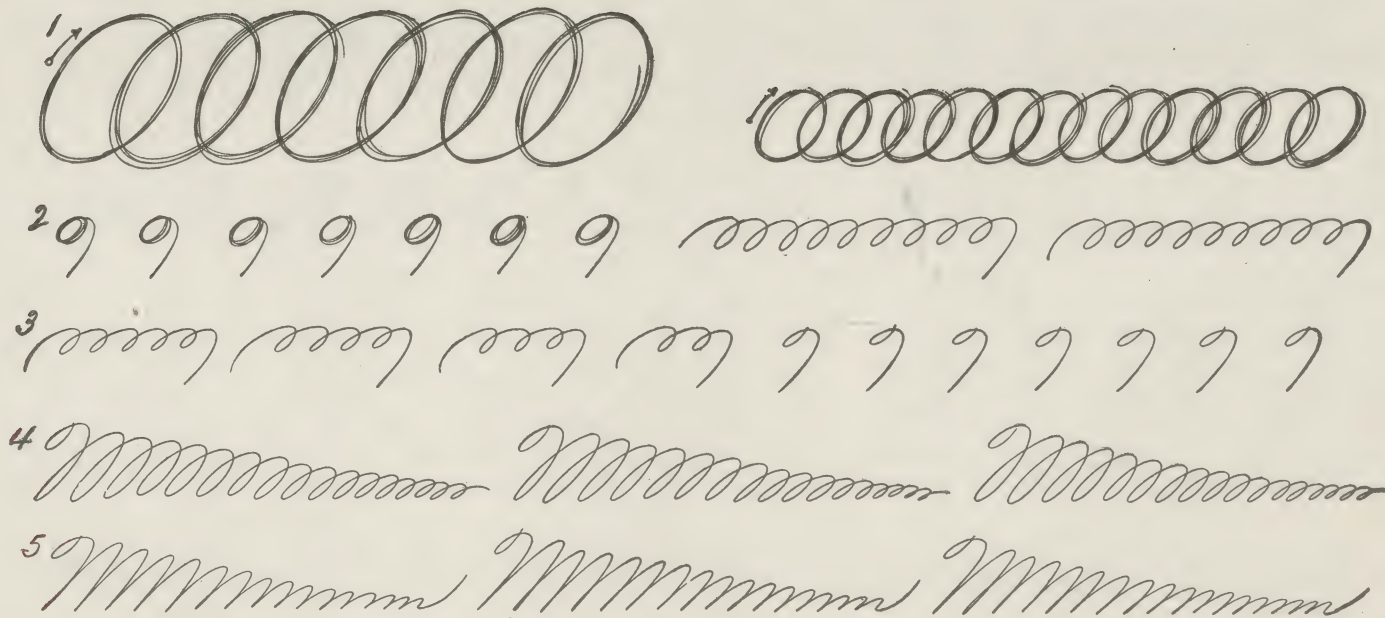
Drill 2. Join the capitals and the different small letters, aiming to make the small letter one-third the size of the capital.

Drill 3. These combinations will develop a steady hand if you make the effort to write without jerking the pen.

Drill 4. Study the copy first, then practice carefully on each word.

Drill 5. A splendid sentence for practice. Try page after page of the sentence copy. A little practice is good, but a great deal is much better.

Special Caution. Review, sticking to each copy until you see improvement.



LESSON 18

The first group of exercises develops the M and N, and the second consists of the letters, and word copies.

You are working now on the indirect-oval group of Capital Letters. The motion is from left to right.

Drill 1. Make this drill with the reversed motion and two spaces high. Count 1-2-3-4-5-6-7 and be careful not to shade the down stroke. Overlap the ovals. The second part of the drill is to be made only one space high.

Drill 2. Retrace the small oval about six times and complete the copy by bringing the stroke to the base line. The second part of the drill is the same copy extended into a loop exercise. The copies are to be made three-fourths of a space high.

Drill 3. Begin this exercise three-fourths of a space high, finishing on the base line. This exercise will develop the first stroke of M and N.

Drill 4. Start this drill one space high and diminish gradually in height until you have made the exercise one-third of the distance across the page. The loop will have a tendency to round out the tops of the capitals M and N.

Drill 5. Make this exercise the same as the preceding one, retracing the stroke to form the capitals M and N.

Special Caution. Do not scribble but learn something definite each day.



² M M M M M M M M M M M M M M M

³ N N N N N N N N N N N N N N N

⁴ Nine Nine Nine Mine Mine Mine

⁵ Minimum Minimum Minimum

LESSON 19

Drill 1. Make the indirect oval one space high, retracing seven times. The second part of the drill consists of the **push-and-pull** exercise made one space high. Watch the slant.

Drill 2. The first stroke of the M is made with a small loop and should be three-fourths of a space high. The second stroke is a little shorter and the third stroke the shortest of the three. For the single letter, drop the curve below the line, lifting the pen while it is in motion. The joining letter is finished with an upward curve. Make about thirty letters per minute.

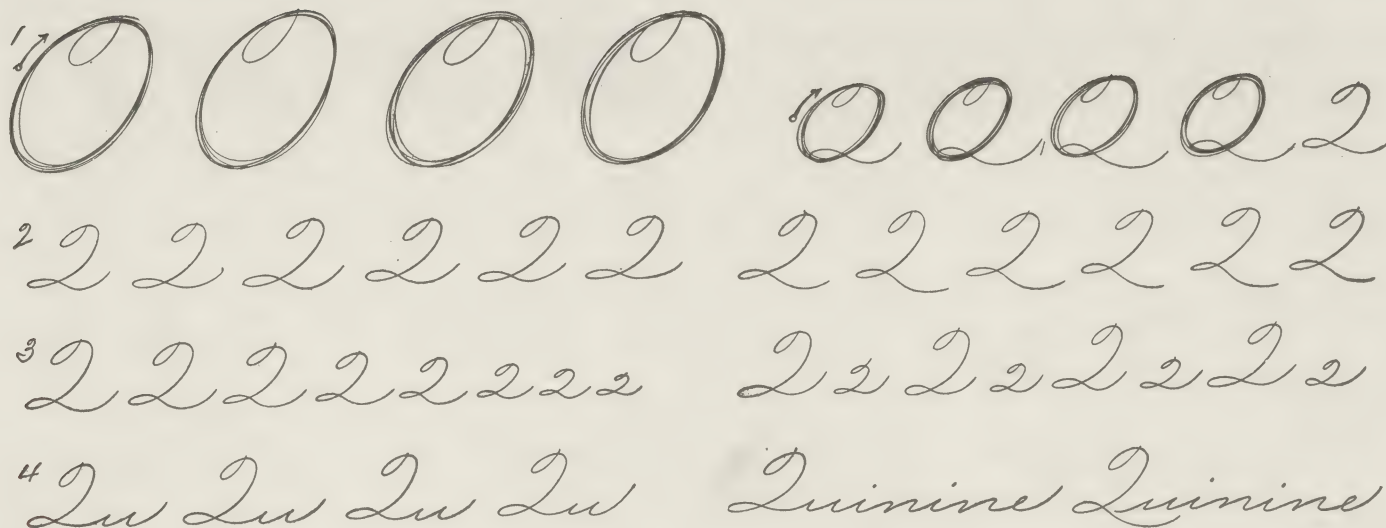
Drill 3. The N is made like the first two strokes of the M

and finished either for a single or joining letter. About forty letters per minute should be made. A combination of rolling and up-and-down motion must be used to form these letters.

Drill 4. The words **Nine** and **Mine** are good practice copies. Work for uniformity in height, slant and spacing.

Drill 5. The word **Minimum** is a good practice copy. The capital need not be joined if you find it easier to make it separately. Write three words on each line.

Special Caution. Watch the thumb joint,—don't let it cheat you into finger movement.



LESSON 20

Drill 1. Begin this exercise with a loop and complete it with the two-spaced retraced oval, made with the indirect motion (up on the left and down on the right). The second part of the drill swings from the last stroke into a combination of a loop and curved stroke to form the *Q*. This exercise is made one space high. Complete the drill with the *Q*.

Drill 2. In practicing capital letters aim to keep them three-fourths of a space high. If, however, you feel the loss of motion in so small a copy, swing into larger copy, but strive gradually to gain control of the pen so as to retain the correct size of the letter.

The *Q* is very much like the figure 2. The upper loop is made larger than the lower, and should start well to the middle of the top. Make a broad turn for the down stroke; the loop at the base should be extended well to the left and should be rather narrow.

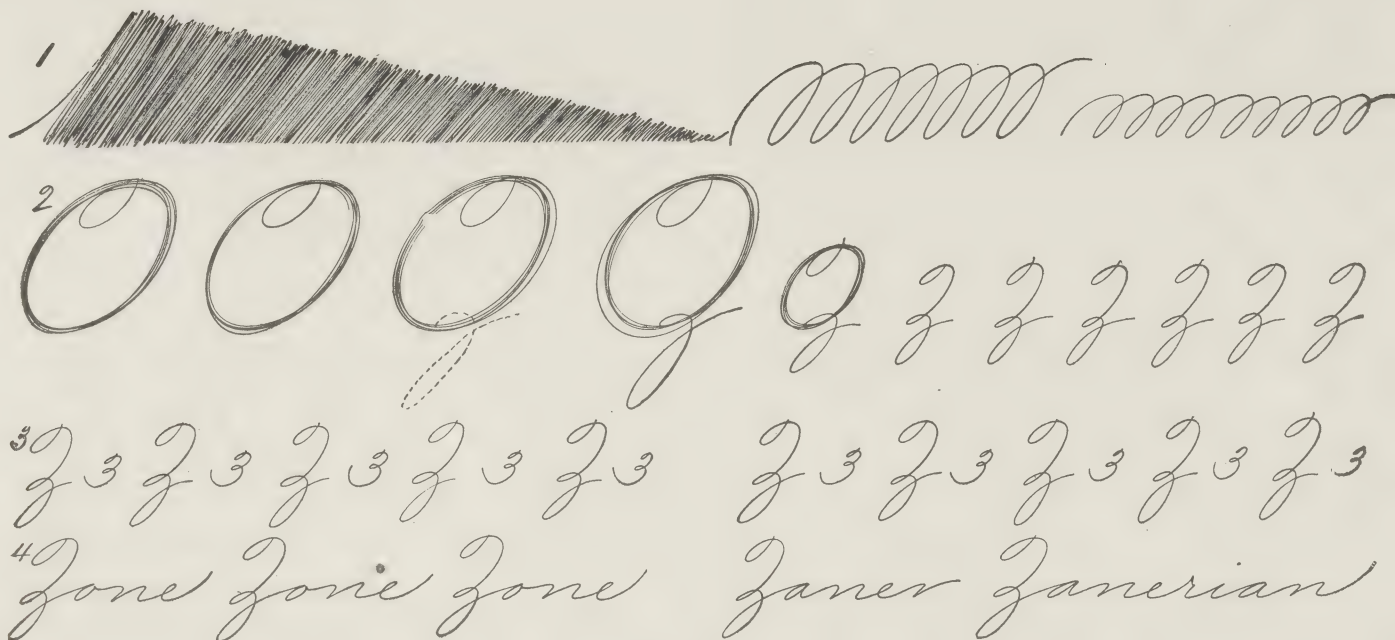
The *Q* may be finished for either a joining or single copy. The disjoined letter drops with a graceful curve just below the base line.

Drill 3. Practice this drill to develop control. Make the first letter three-fourths of a space high, then gradually diminish until one-third of a space is reached. This will form a very good figure 2. However, the figure is frequently made with an angle at the base.

The second part of Drill 3 shows the *Q* and also the 2. Alternate the two copies for this practice.

Drill 4. In words, the *u* is the only letter that follows the *Q*. This is an easy combination and should be practiced very faithfully. An easy copy soon develops confidence, and at this stage of your work a little review on some of the copies that you have found easy will be of great benefit to you. The word *Quinine* may be written either with or without the joining. You will find it a splendid word for practice.

Special Caution. Review some of the copies you have found easy.



LESSON 21

Drill 1. This is the first letter you have had that extends below the base line. The first exercise is very important in obtaining the necessary reach.

Start the **push-and-pull** exercise two full spaces high, then gradually diminish in height until you have gone one-half the distance across the page. Aim to make the exercise very compact.

The second part of the drill is made with the inverted loop, first one space high, then one-half this size. This exercise develops the lower part of the **Z**.

Drill 2. The first exercise is the same as the one found in the preceding lesson. The second is made two spaces high

and completed with the **Z**. See how the connecting loop rests on the base line and stands up like the loop in **D**. Compare the movement required in the figure 3 with that of **Z**. Watch that your hand is in a good position, free to glide on third and fourth finger nails. There are no straight lines in these capitals or figures. Therefore use a free, easy motion.

Drill 3. Alternate from **Z** to 3, making the letter three-fourths of a space high and the figure one-third of a space high.

Drill 4. The practice of word copies will develop freedom of motion. Practice on the words given and others that may come to your mind that will give good drill practice.

Special Caution. Practice thoughtfully and carefully.

1 0 0 0 0 0

0 0 0 0 0 0 0 0 ?

2 w w w w w w w w

9 9 9 9 9 9 9 9 9 9

3 0 0

2 2 2 2 2 2 2 2 2 2

4 Vivian Vivian

Very truly yours

LESSON 22

Drill 1. Begin the practice of this lesson with the two-space indirect oval. Retrace seven times. A count of 1-2-3-4-5-6-7 may be used. Watch carefully that you do not press on the down stroke and so shade it. All lines must be uniform in good business writing.

The same exercise made one space high is found in the second part of Drill 1. By placing a loop in the top of the exercise you will be forming the first stroke of the letter.

Complete the drill with the first stroke of V. Think of this stroke as made like the question mark. Note the extent of the curve to the left as you come to the base line.

Drill 2. A difficult copy, but much skill may be gained from its practice. Practice this with an in-and-out motion, making the upper curves about twice the width of the lower.

The second part of the drill starts with the loop retraced, and is finished on the base line.

V is very narrow and should be made with a very free motion, as the base has a full curve and not angle. Do not check the motion. Complete the letter with a compound curve brought up two-thirds the height of the first part of the letter. Swing off to the right as a finishing stroke.

Drill 3. These exercises should be made quite large. The first copy starts on the base line and after completing the letter the finishing stroke joins the beginning stroke with a curve that drops below the base line. Retrace several times. The second large exercise starts with a loop and is finished like the first.

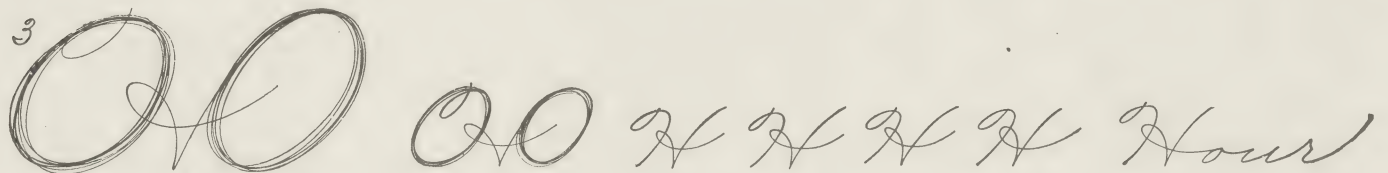
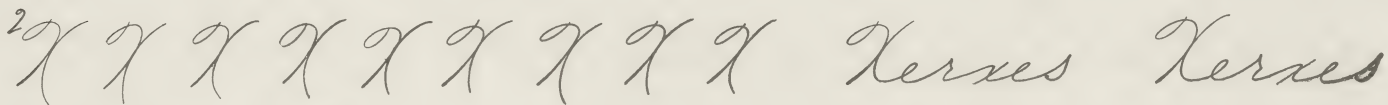
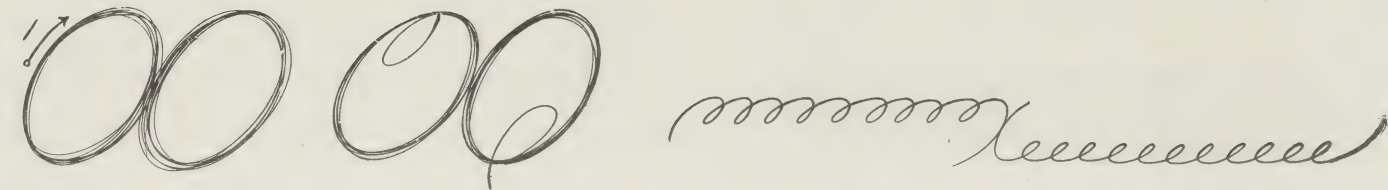
V follows this exercise and is shown in two different styles. The second letter is finished with a retraced stroke and horizontal curve.

Drill 4. The lesson is completed with the word copy. Capital V is a disjoined letter. Swing the words off freely and work for uniform height, slant and spacing.

Special Caution. Do not shade down strokes.



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LESSON 24

Drill 1. The first two exercises of this drill consist of the double oval. The first is made with the indirect motion, the second with the direct motion. Have these ovals meet in the middle. The addition of a loop in the top of the first exercise and in the base of the second part, will help develop control. It takes a swinging motion to get these broad curves and light, smooth lines.

The third part of the drill is made by combining nine small loops and then bringing the finishing stroke to the base line. Join the second part of X and complete the exercise by joining several small e's.

Drill 2. The X is made by joining the two strokes in the middle of the letter. When there is no joining to small letters, the last stroke drops just below the base line with an easy swing. If the letter is to be joined as shown in the copy, the last stroke is brought up from the base line.

Drill 3. This exercise for the developing of the H is made

in two sections. Make the copy two spaces high. Begin the exercise with the loop and retrace the oval. Lift the pen and after retracing the direct oval several times, bring the pen to the base line and a little to the left of the last oval. Complete the exercise by joining the last oval to the first, forming a loop.

Following this practice, try making the exercise one space high.

The H should be made with a great deal of swing. See how the two sides bend toward each other and slant alike. The tendency is to make the left side curve too much and the right side too straight.

In writing the word, join the last stroke of the capital letter to the small letter.

Drill 4. Combine several letters by connecting the last stroke of the first letter to the first stroke of the following letter, leaving off the beginning loop.

Special Caution. *Work for results.*

¹ 
² V V W W W W W W W W W W W W W W W W
³ Win Winner Winning good writing.
⁴ Wanted Willing Workers to Win Writing
 1 2 3 4 5 6 7 8 9 0

LESSON 25

Is your writing improving in slant? Hold a page at arm's length and look at the general effect, or hold it level with the eye and look up the page from the lower left corner to the upper right corner. Do the down strokes follow this direction well?

Drill 1. Considerable up-and-down action is necessary to form a good W. Practice on the first exercise, making it one space high. The first part of the exercise is to be made very compact, but toward the last gradually space a little wider. Make the finishing stroke as carefully as you do the beginning stroke.

Drill 2. One of the best ways of securing a good W is to work on the different strokes. Try the first stroke, then join two, then three, and finally four.

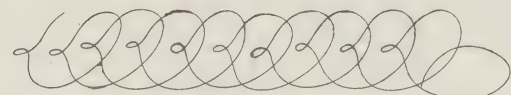
At one-half the height of the letter, the three spaces between the four lines are equal. Do not make the letters too wide.

The second form of the W is frequently used. It begins and ends like V. The middle part should retrace downward about half the height. Count loop-1-2-finish. Write at the rate of about 35 words a minute. The tendency is to slant the first down stroke too much. This is often caused by pulling the stroke back too far to the left. Watch that the second down stroke has plenty of slant.

Drills 3 and 4. Practice faithfully on these word drills, trying always to develop a free, easy, gliding motion. Write with the thought of gaining gradually in speed as you gain in movement. Free movement means speed.

Review figures.

Special Caution. Make finishing strokes carefully.

¹   K K K K

² K K K K K K K K K K Kimball

³ Kind hearts are the gardens,
 Kind thoughts are the roots,
 Kind words are the blossoms,
 Kind deeds are the fruits.

LESSON 26

Drill 1. You will enjoy making these exercises even if you do find them a little difficult.

Start the first drill with the reversed motion, checking the down stroke on the base line. Repeat several times, trying to loop over the preceding stroke. Make the exercise one space high.

The second part of the drill is made from the last stroke of K. Swing to the right for the connecting line and aim to fit the small loop into the center of the oval that has been formed by the up stroke. This exercise is made one space high.

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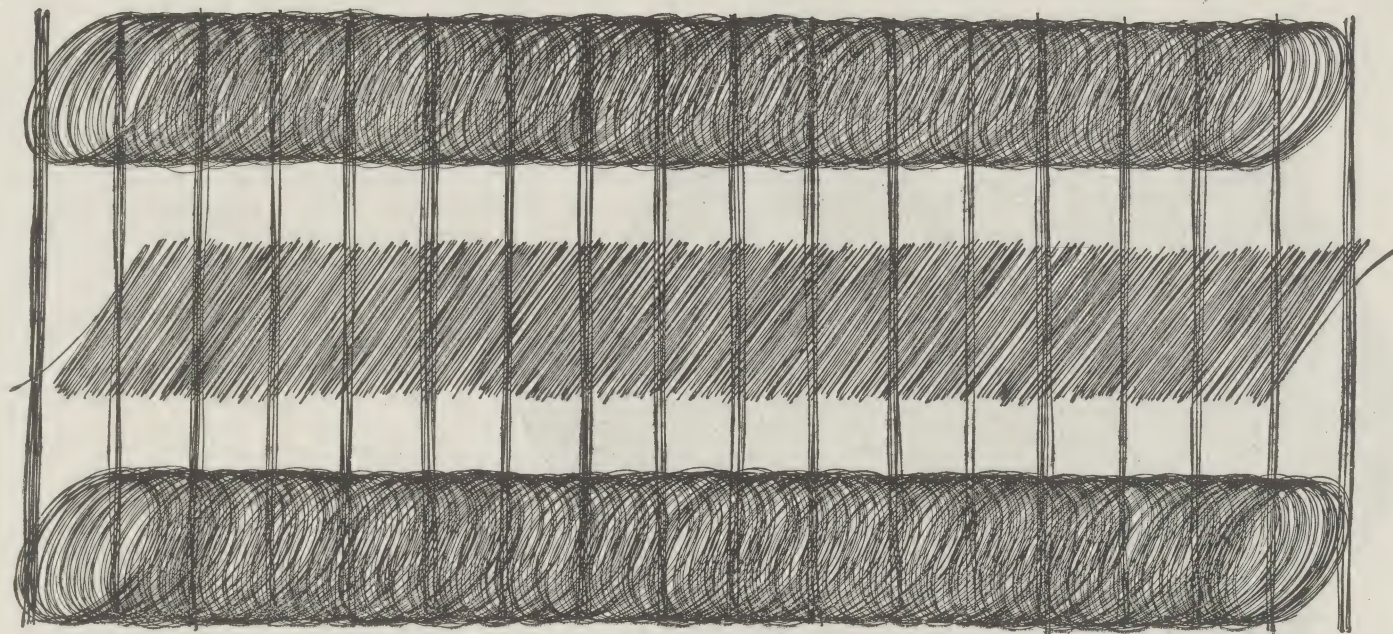
The first stroke of K is made like H. Have the connecting loop in K a little above the middle of the letter; the two sides as in H, are about the same height.

Drill 2. Join the four K's, leaving the beginning loop out as the joining is much more easily made.

Complete the drill with the name copy.

Drill 3. Practice on the four-line copy. The beginning words give excellent practice on the K.

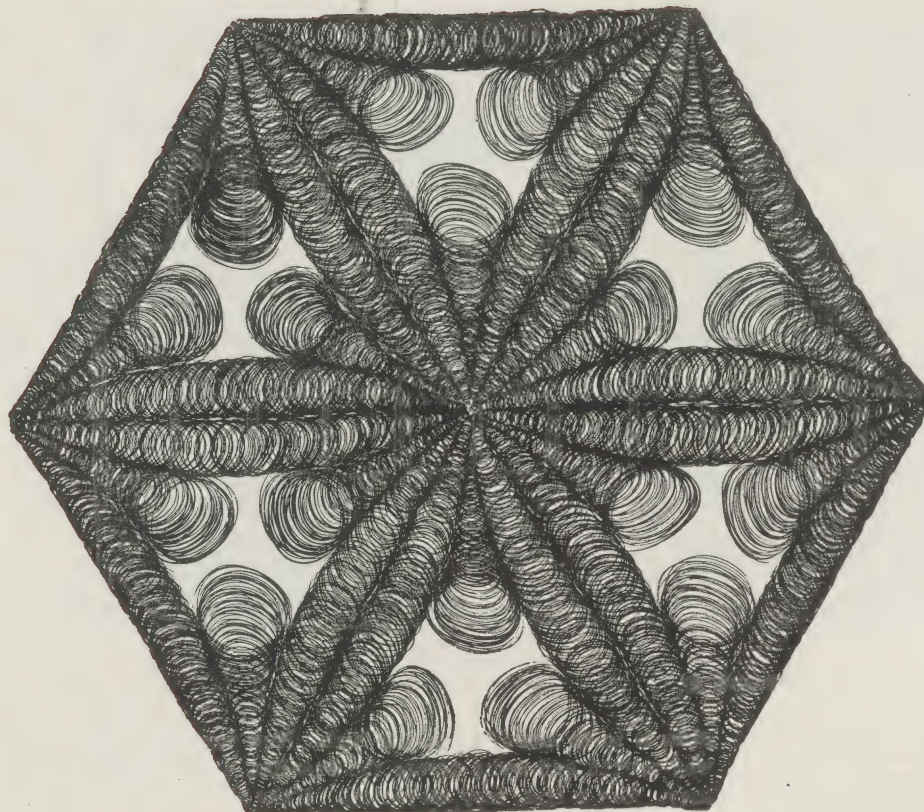
Special Caution. *Keep your pen swinging.*



LESSON 27

Practice these exercises vigorously. They will help you to gain both freedom of movement and control. Make them carefully. Make the first the two-spaced oval. Leave one line blank and then make the **push-and-pull** exercise. Leave another blank line, and make another row of ovals. Each of the three exer-

cises is to be made two spaces high. Now turn your paper half way around and write across the exercise, as illustrated in the copy. Use a free, easy movement. Make the first line straight and try to retrace it each time.



MOVEMENT DESIGNS

Made by a student—you can do as well if you are willing to work hard enough.

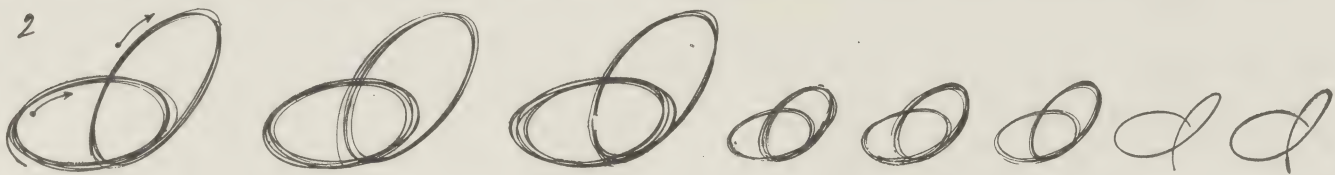
The value of making designs is not altogether in the movement exercises used, but quite as much in the training afforded in system, precision, uniformity of stroke, etc.

Copy this design, then make some of your own. You will be surprised to find how many different forms will suggest themselves to you when you begin trying.

Many movement exercises can be worked into excellent designs.

In making movement exercises always strive for the very best possible pen work—that is, if you are making ovals make good ones—see that the lines are light, the slant uniform, the outline regular, etc.

Make designs using straight-line exercises, ovals, a combination of straight-line and oval exercises, etc., and always **do your very best work.**



4. If we do not plant knowledge when young, it will give us no shade when we are old.

LESSON 28

Drill 1. Begin this drill with a reversed-oval tracing exercise, a little narrower than the usual width, leaning forward on the usual slant. Overlap the ovals.

Drill 2. This exercise is to be made one space high and with the reversed motion (up on the left and down on the right).

Make the reversed oval two spaces high and without lifting the pen swing well to the left, and have the lower part of the exercise rest on the base line. Retrace each copy about six times. Drop the exercise to one space and it takes on the appearance of the capital *i*.

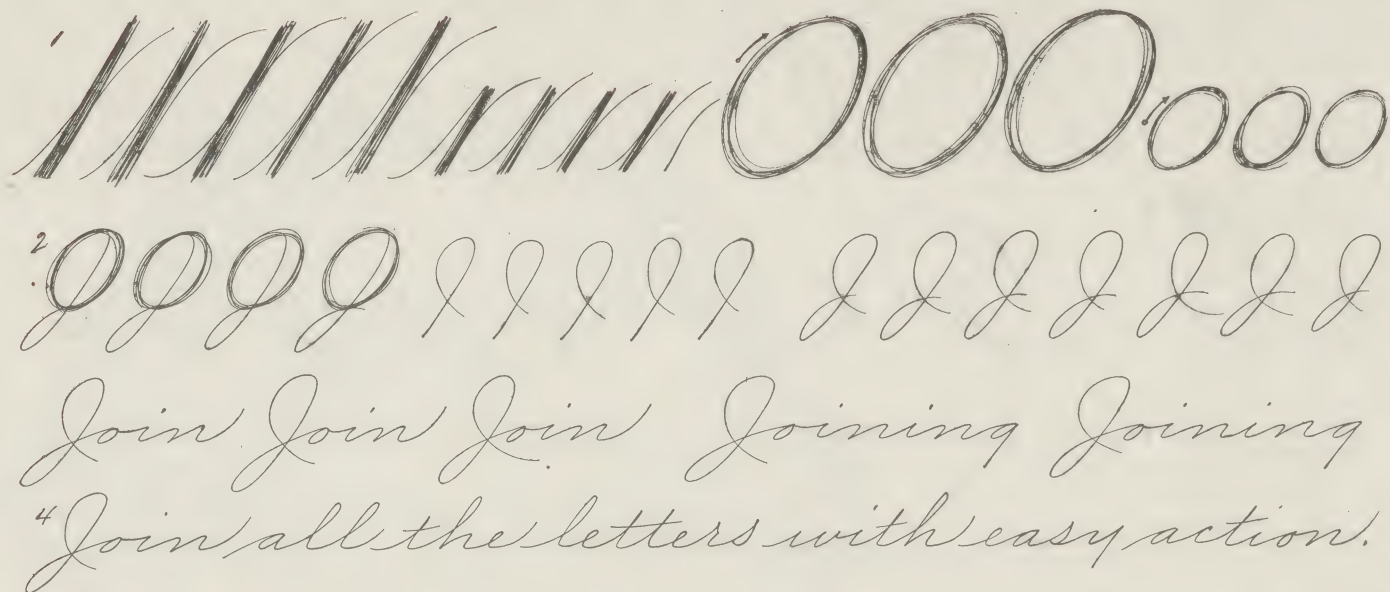
Begin the *i* a little below the base line and cross a little above the line. Complete copy with a full oval.

Drill 3. The *i* should finish with a full swing when standing alone, but when used at the beginning of a word, it should join with a horizontal under curve as illustrated.

In the second part of the drill you have three different words. Join the capital to the small letter. You will find this an easy drill and also one from which you can develop motion control.

Drill 4. Complete the practice on this lesson with the sentence copy. Apply your motion to the word and sentence copy.

Special Caution. Work for general uniformity.



LESSON 29

Drill 1. The J is one of the difficult letters. The straight back is hard to get, so drill on the straight-line copy, retraced. Practice making it two spaces high, then one. For the second part, make the reversed oval first two spaces high, then one.

Drill 2. The reversed-oval exercise gives a good foundation for J. Do not change the rate of speed when you swing down through the middle from the exercise into the letter. The upper part is fuller than the lower, and the down stroke is nearly straight. Join the oval to the straight-line copy, reaching down

one-half space. Complete by forming a loop that crosses on the base line. Try joining the oval and straight line. Complete the drill with the J. Be sure the letter is on main slant. Cross on the base line.

Drill 3. The different words will give you good practice. Join the capital to the small letter.

Drill 4. This lesson is to be completed with the sentence copy.

Special Caution. Join all the letters with easy motion.

¹ P P P P B B R P B R
² p p p p b b b b r r r r
³ Pen Penman Penmanship
⁴ p p p b b b r r r p b r
⁵ Rapid Business Penmanship Practice

LESSON 30

Drill 1. Practice on this lesson should develop an easy swing. The three letters are based on the same beginning strokes. First practice the up-and-down drill. Start with a full curved stroke, one-half the height of the exercise. The exercises following are given to bring out the forms of P, B and R.

Drill 2. Make the P with a full curved up stroke. Bring the stroke straight to the base line, retrace and complete the letter with an oval. Do not lift the pen until the letter is finished. The first stroke should be a little less than three-fourths of a space high, so that the oval may be made a little higher than the beginning stroke. The B has a loop joined to the lower part.

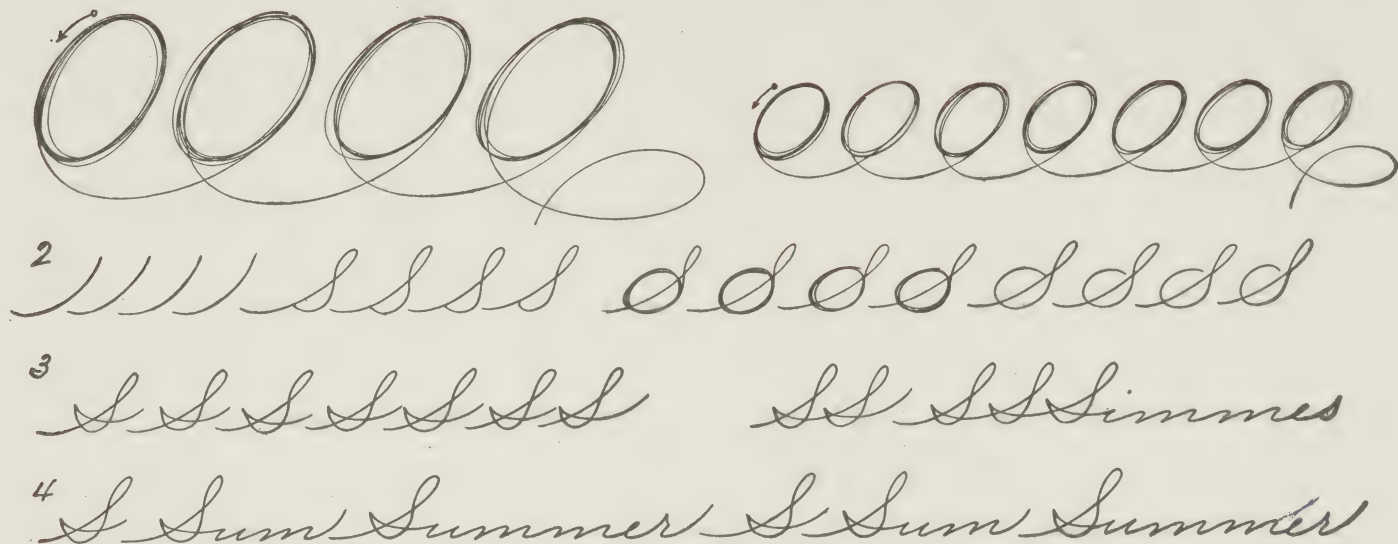
Swing back with the horizontal curve. Make the R by winding the loop around the stem and swinging off with an easy curve below the base line.

Drill 3. Capital P is a disjoined letter. Practice the three words very carefully.

Drill 4. These combinations are not difficult, but will help you to get good, easy motion. Study your copies carefully. Work for freedom of motion.

Drill 5. Complete the lesson with the word copy.

Special Caution. Write rapidly but not hurriedly.



LESSON 31

Drill 1. The connected oval exercise is good to develop the beginning stroke of **S**. Make the oval two spaces high. The finishing stroke of the one oval should form the beginning stroke of the following oval. Make the joining with a free motion and see that it drops below the base line. Swing off with an easy stroke to complete the copy.

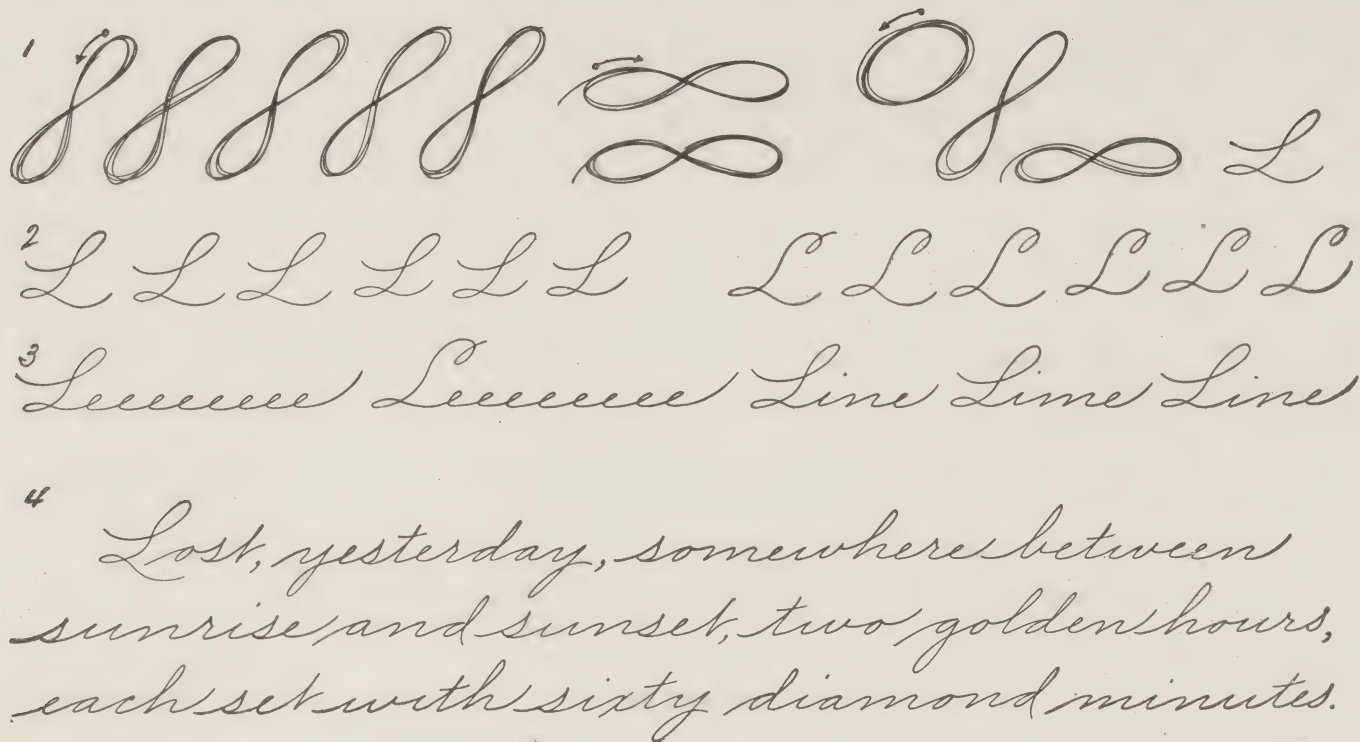
Drill 2. The beginning stroke of the **S** sometimes has a tendency to tip back. By working on the first stroke a little, this may be avoided. Put enough curve into the first stroke so that when the loop is formed in the top it will not slant too much.

After the loop crossing is an intense right curve, that pulls away under to the left and may finish as it meets the up stroke. Try retracing oval several times in the base. This will develop the right width. Complete the drill with the **S**.

Drill 3. For joining, the **S** may be finished with the fish-hook turn. Practice on the signature given.

Drill 4. The finishing copy of the lesson gives some excellent practice. Work to develop a swinging motion.

Special Caution. Study general effect.



LESSON 32

Drill 1. The figure-eight exercise is good to develop height and slant, and in the horizontal position is good for lateral freedom. Begin at the top and work down on the left. Avoid jerking. The **L** is made from the oval and figure-eight exercises. Practice these separately.

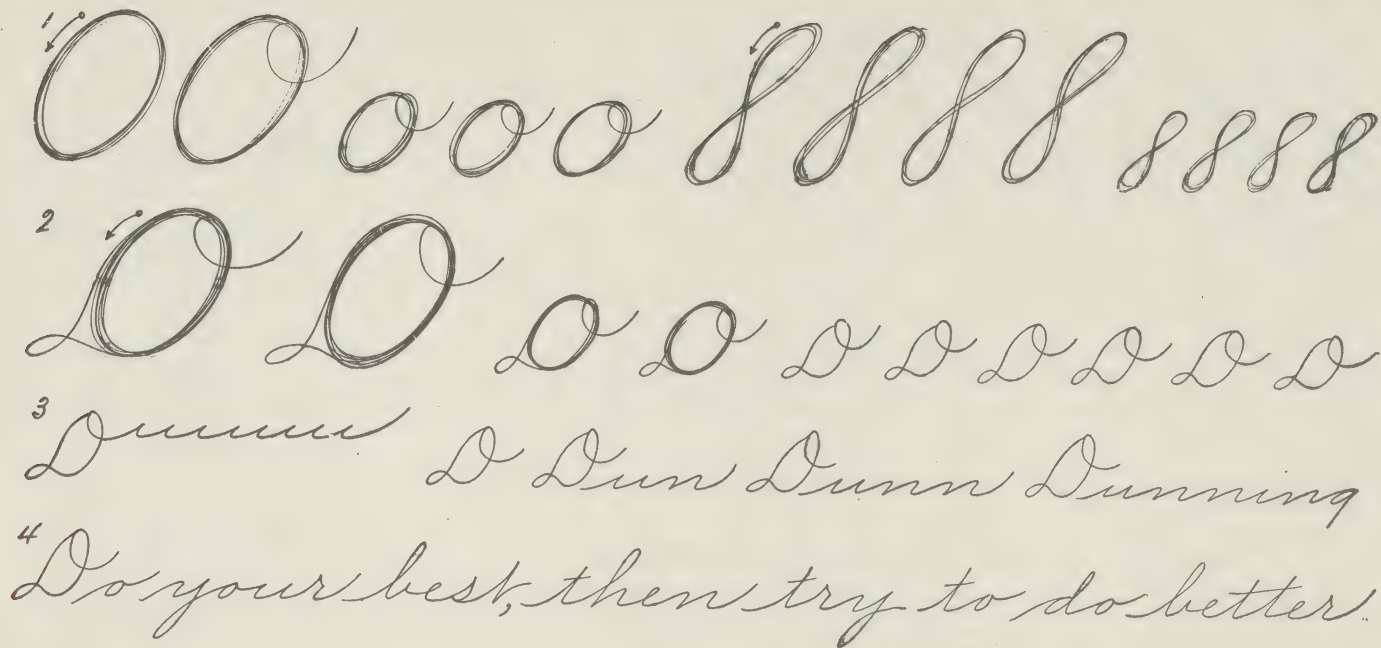
Drill 2. The **L** begins at half the height of the letter and swings to the right; it is then like **S**, until the end where it doubles back and ends with a right curve. Make the lower loop thin and flat on the base line.

The second form of the **L** may be used. The letter may finish below the line when it stands alone.

Drill 3. The combining of **L** with **e** will bring about good control. For the last part of this drill write the word copy. Join the capital to the small letter.

Drill 4. The copy on body writing will give you good practice on words and sentences. Drill on these until you are able to write them easily, freely and rapidly.

Special Caution. Practice persistently.



LESSON 33

Drill 1. The value of the oval exercise is in its application to the formation of letters. Practice the oval first, then as a second copy complete the drill with a loop thrown into the top. The beginning stroke of the *D* is a compound curve. The figure-eight exercise will develop this curve. Start from the top and down on the left.

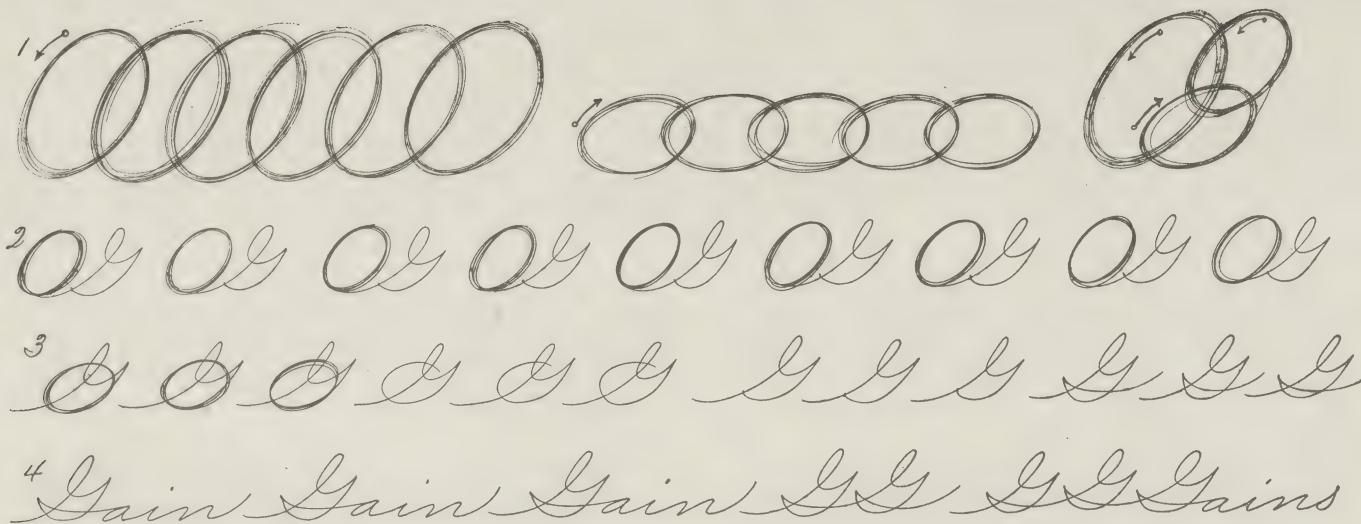
Drill 2. Start a *D* and before completing it retrace the oval several times. The down stroke is a slight compound curve, and the loop at the base stands up somewhat. See that the loop and turn of the oval both rest on the base line, also that

the top loop closes the letter. This top loop is like the one in *O*. The size does not matter so much.

Drill 3. Connect the *D* with the *u* exercise. In the word copy pay particular attention to the *D*. Aim to make the *u* sharp and the *n* round at top.

Drill 4. The sentence will give you good practice. It is also a splendid motto.

Special Caution. *Do your best then try to do better.*



1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

LESSON 34

Drill 1. The G is made from three different ovals. Practice each separately; then join them. The first and second are made with the direct motion. The last is made with the reverse motion. Make the combination without lifting the pen and see what a good G you can form.

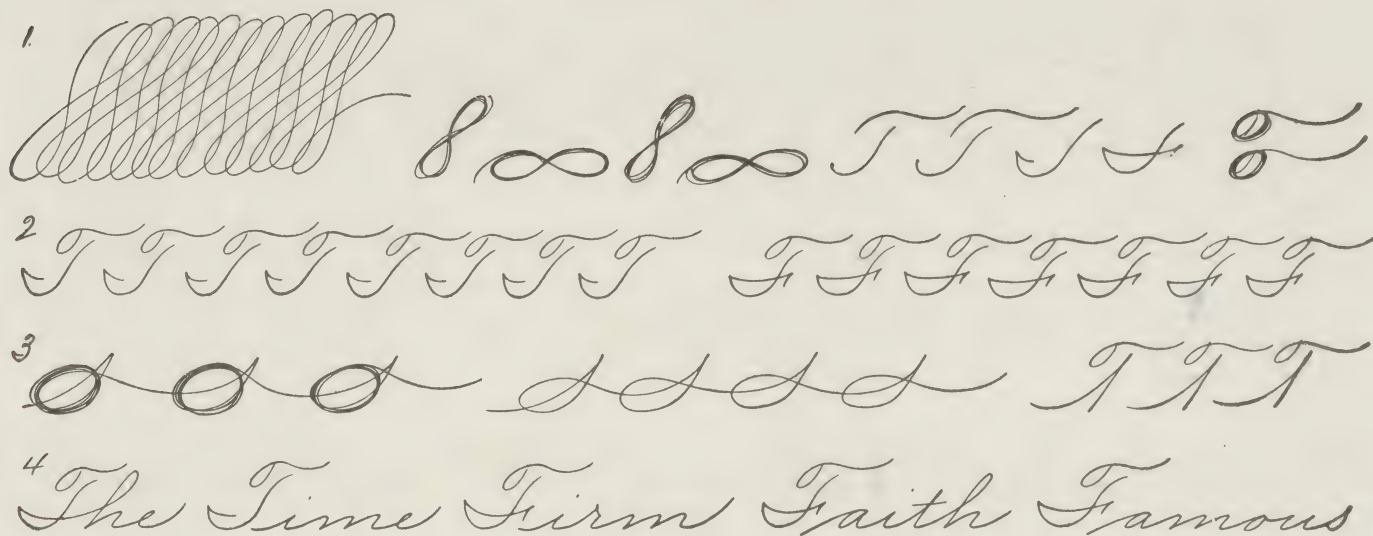
Drill 2. Make a one-spaced oval and let the final stroke constitute the beginning of G. If you get the swing right it will bend well and turn the top back to the main slant. The loop crossing is lower than for S. Make an angle at the shoulder of the letter, and finish with an oval. Stop with a dot effect for the single G.

Drill 3. Start the drill with the G and complete with a retraced oval. Retrace several times. The G is shown in three different forms. The final form is the one used in joining.

Drill 4. The word Gain is to be written without lifting the pen. Make the turn sharp and cut through the capital letter. The combinations make a very easy copy and will help you gain control over your motion.

A little review on figures will help to develop freedom and speed in your writing.

Special Caution. Get "swing" into your copies.



LESSON 35

Drill 1. This drill has considerable copy, but by working out each part, you will soon master the different strokes of the T and F.

The two-spaced figure-eight exercise is to be made into an extended copy. Start at the top and come down on the left-hand side. This is difficult but you can get it. Follow this practice with the two retraced copies. The compound curve makes up the body and the cap of the T and F. The cap is formed by making first a small figure O backward.

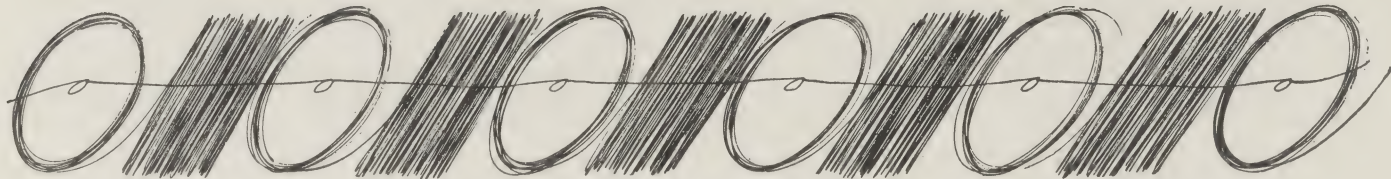
Drill 2. The down stroke of the oblique figure-eight exercise is the compound curve used in capital stem letters. Make the down stroke first, finishing with a sharp turn. Lift the pen and swing the cap over the stem. The F is made very much like the

T. By cutting through the stem and adding a little stroke for finishing, an F is formed.

Drill 3. The two exercises in this drill are given to develop more freedom in forming T and F. Start on the base line, make a sharp turn at the top, bring the pen to the base, and retrace the oval. Join three exercises without raising the pen. The T as shown in this copy is sometimes used, and is very practical.

Drill 4. The words in this drill should be practiced very faithfully, after which some good practice may be had from sentence copy.

Special Caution. Improve your writing. It may be the means of your obtaining a good position.



LESSON 36

These exercises provide a general review and you may practice them frequently with great advantage. Notice that the small exercises are to be made **just as carefully** and **just as precisely** as are the larger ones.

Do no careless work at **any** time, and you will finally eliminate the greatest handicap of the student of writing—**carelessness.**

Special Caution. Avoid carelessness.

1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

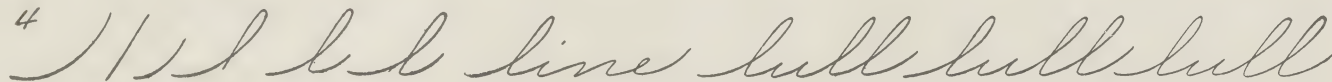
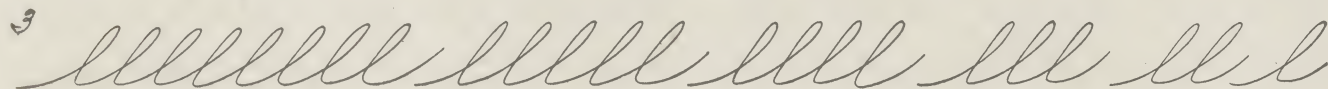
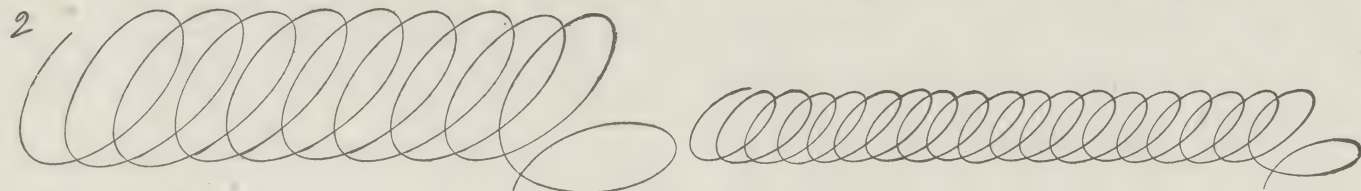
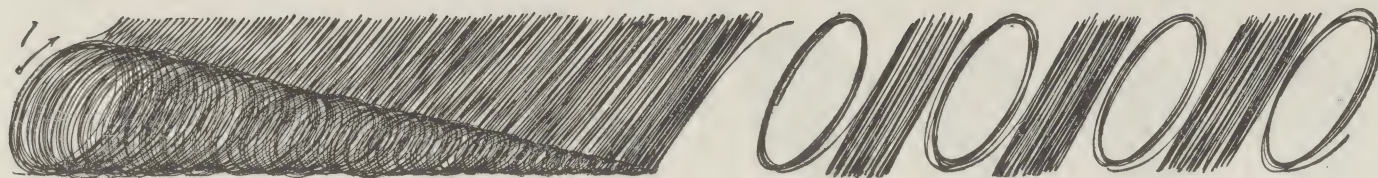
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

LESSON 37

It is important that you learn to make figures accurately and rapidly. To make them accurately you must have an accurate conception of their forms. Follow the copy and make a set of figures the full distance between the blue lines. Write over these figures five or six times, then reduce the size, and make row after row of the very best figures that you can produce. Still further reduce the size until your figures are quite

small. Where space will permit, figures are made just a little larger than the minimum letters, but in bookkeeping it is frequently necessary to make figures very small, but at the same time to retain their legibility.

The necessity for making figures absolutely legible cannot be over-emphasized, for a figure cannot be interpreted by some adjacent figure.



LESSON 38

The next six lessons are on the loop letters. There are two sets of loops, upper and lower.

The first lesson will develop *l* and from this copy you should be able to form the other upper loops. The upper loops are to be made three-fourths of a space high. Later in your work they may be shortened somewhat, if so desired.

Drill 1. Begin this lesson with a double exercise. Make the direct-oval copy first two spaces high, then gradually diminish in height until you reach the middle of the page. Now go back to the extreme left of the page and start the **push-and-pull** exercise small and gradually increase the size. This exercise is very good for the development of control.

The second part of the drill is made by joining a direct re-

traced oval to the **push-and-pull** copy. Make the oval rather narrow.

Drill 2. Make the extended ovals two spaces high, overlapping each other. Finish with an easy curve. Follow this practice with the same copy one space high.

Drill 3. The loop letters should be made with a great deal of curve. Remember the up stroke curves and determines the slant for the down stroke of the letter. The down stroke is made practically straight. The *l* should cross one third of its height from the base. Lessen the speed at the base line for turn and join first eight, then five, four, three and two letters.

Drill 4. The first part of the drill shows the different strokes of *l*. Practice single copy, then the different words. Words of your own choosing may be added to those given.



² / l b b b b b b

b b b b b b b b b b

³ blue blew bible bubble humbles

⁴ Better begin to build better habits.

LESSON 39

Drill 1. This is a rolling-round exercise starting down on the left, outside, then gradually working in on the sides, keeping the main slant. Do not change the rate of speed. See how uniform a tint you can get and how many revolutions you can make without wearing through the paper. Keep the pen flat on the paper.

The exercise may be practiced first large then small. The last part of the drill is made with the beginning stroke of the l, then retracing the back as a finishing stroke.

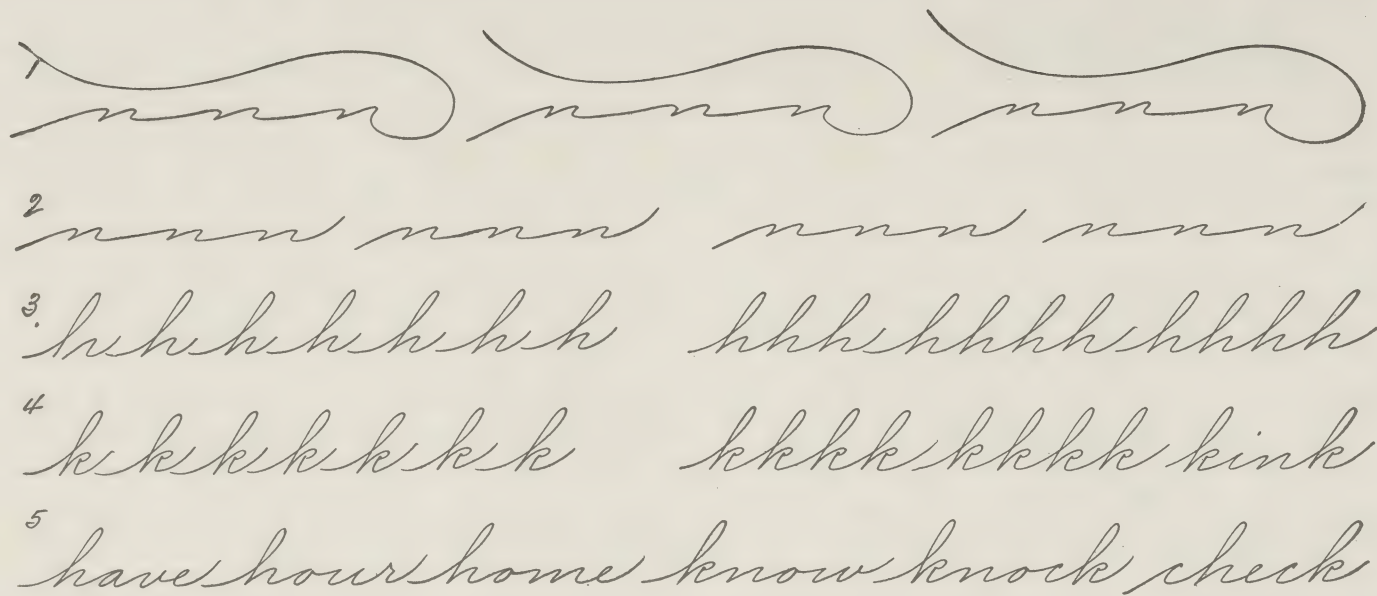
Drill 2. The first part of the b is like l, it finishes the same as v and w. The last stroke reaches up to the crossing

of the letter. The second up stroke is brought up in a little closer to the loop for the b. Do not fail to stop the motion for the dot.

Complete the drill with the letters in combination form.

Drill 3. These different words will give you both easy and difficult copies.

Drill 4. Try the sentence copy working for uniform height, slant and spacing. Pay particular attention to loops in this copy.



LESSON 40

Drill 1. The last part of the **h** finishes like **n** and **m**. The exercise will give you a review of one of the copies and also aid in developing the **h** and **k**.

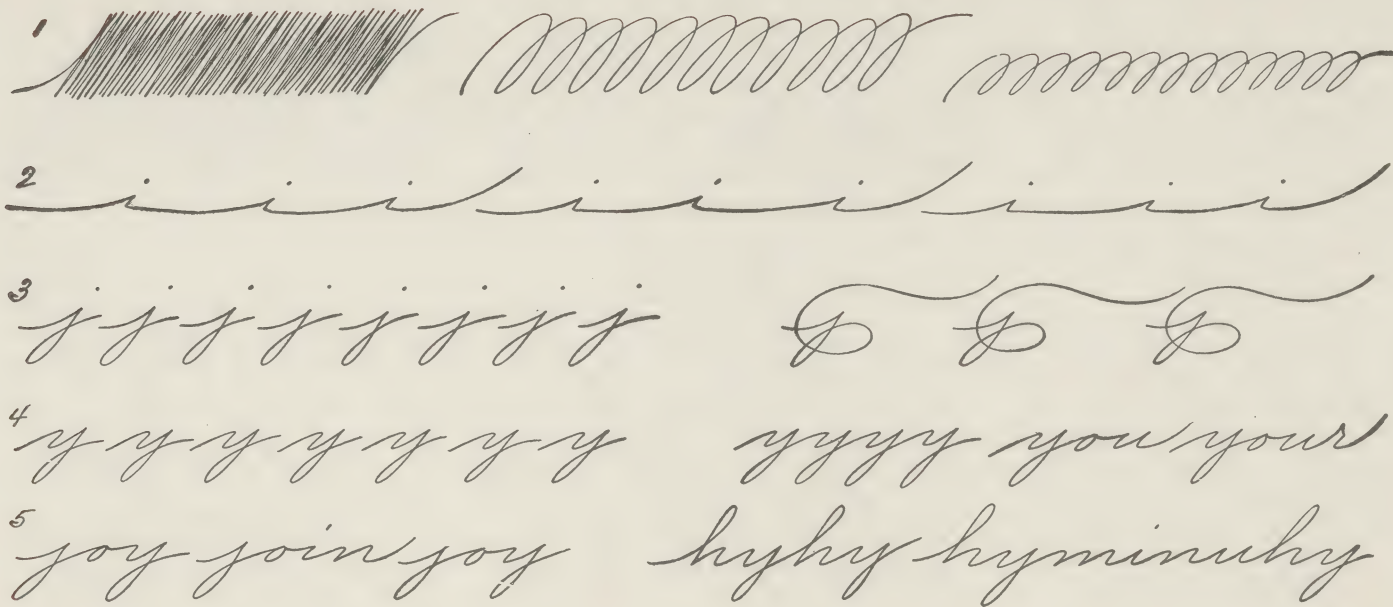
Swing very freely on this copy, making special effort to apply good movement.

Drill 2. Review the n. Join three and aim to make the letters round at the top.

Drill 3. Make the first stroke of **h** like **l** then complete with the last stroke of **n** and **m**. Join several letters. The **h** inverted forms the **y**.

Drill 4. Make the first part of the k the same as in. Curve the up stroke well, extend to the right one quarter of a space and bring it back to the left half way, making a small horizontal oval; stop the motion and deliberately bring the down stroke straight on main slant to base, turn narrowly and end with a right curve. Two straight lines in k are parallel, one-half space apart, and equal in width to the loop. The last part of k reaches up to the crossing of the first stroke of the letter.

Drill 5. These words supply good practice on the two loops in h and k. Write a little slowly at first, then gradually work up speed.



LESSON 41

Drill 1. The up-and-down movement is an excellent exercise to induce freedom of motion in making extended letters. Make the down strokes straight and close together. Make the exercise the full distance between the blue lines.

The inverted loop exercise made a full space then one-half space will help to form the extended letters. A count of 1-2-3-4-5-6-7-8-9-10 may be used.

Drill 2. The j begins like i. A little practice on joining three i's will be of benefit in preparing to make the j.

Drill 3. Begin j like i. The loop is extended down half way between the blue lines. Make the down stroke rather

straight. Cross on the base line. The dot is one space above the letter and on the main slant.

The second half of the drill furnishes a nice copy for freedom. Make the j, and before lifting the pen swing up and around the j finishing with a very graceful curve.

Drill 4. The y begins like n; the second part is like j. Watch that you do not make the y too wide. Finish with the combination and word copy.

Drill 5. Practice on the word copies. The last part of the drill will bring out the different loop letters. If made correctly the paper may be inverted and the copy will read the same.

¹ a a a a a a a a a a a a a a a a
² g g g g g g g g g g g g g g g g gain gaining
³ q q q q q q q q q q q q q q q q quiz quinine
⁴ n n n n n n n n n n n n n n n n zone
⁵ join your zone quinine zigzag

LESSON 42

Drill 1. The first part of **g** is like **a**. The review on **a** will be helpful in making both the **g** and **q**.

Drill 2. Make the **g** by joining the **a** and **j**. The lower loops are all one-half space below the base line. Cross on the base line.

Join four letters, watching that you do not swing up too high after crossing the line. The words **gain** and **gaining** furnish excellent practice. Write at least a page of each word. Study the copy and compare your work with it.

Drill 3. Begin the **q** like the **g** and extend down half the distance between the lines. Reach back on the right side,

joining at the line. This is the same finish used a little later in the **f**. The combining of four letters will develop skill. In words, **q** is followed by **u**. Study the combination carefully.

Drill 4. Before practicing **z**, review **n**. The first stroke of **n** will give you a good beginning stroke for **z**. The down stroke is straight with an angle, not a loop, at the base. The down stroke of the loop curves as much as the up stroke. Join four letters without lifting the pen.

Drill 5. Review the group of inverted loops. The words given afford good practice.

¹ S S S S O O O O O O O O L L L L f f f
² f
³ of off office if full fill fulfill
⁴ Fifty fluffy muffs of different stuffs.

LESSON 43

Drill 1. Long movement exercises are needed for long letters. Make the exercise two spaces high, beginning at the top and coming down on the left. Cross on the middle line.

The lower loop of the letter may be developed from the second and third drills.

A little review on the l and joining of the extended stroke will give the necessary reach for this letter.

Drill 2. The **f** above the line is like the **l**; cut this off at loop crossing and **i** remains.

The lower part closes on base line, one whole space below upper loop crossing. The upper and lower loops are equal

in width; each one-half space. The turns at the top and bottom are equal and rounding.

Join two, then three, then four f's.

Drill 3. The first three words of this drill will give good practice on short and long letters.

The last of the drill gives difficult words, but words that will develop a great deal of skill.

Drill 4. This sentence contains many f's. Study it carefully, then practice it, aiming to form good loops.

~~gaining yesterday fulfillment~~ g g g y y y h h h

²gaining yesterday fulfillment

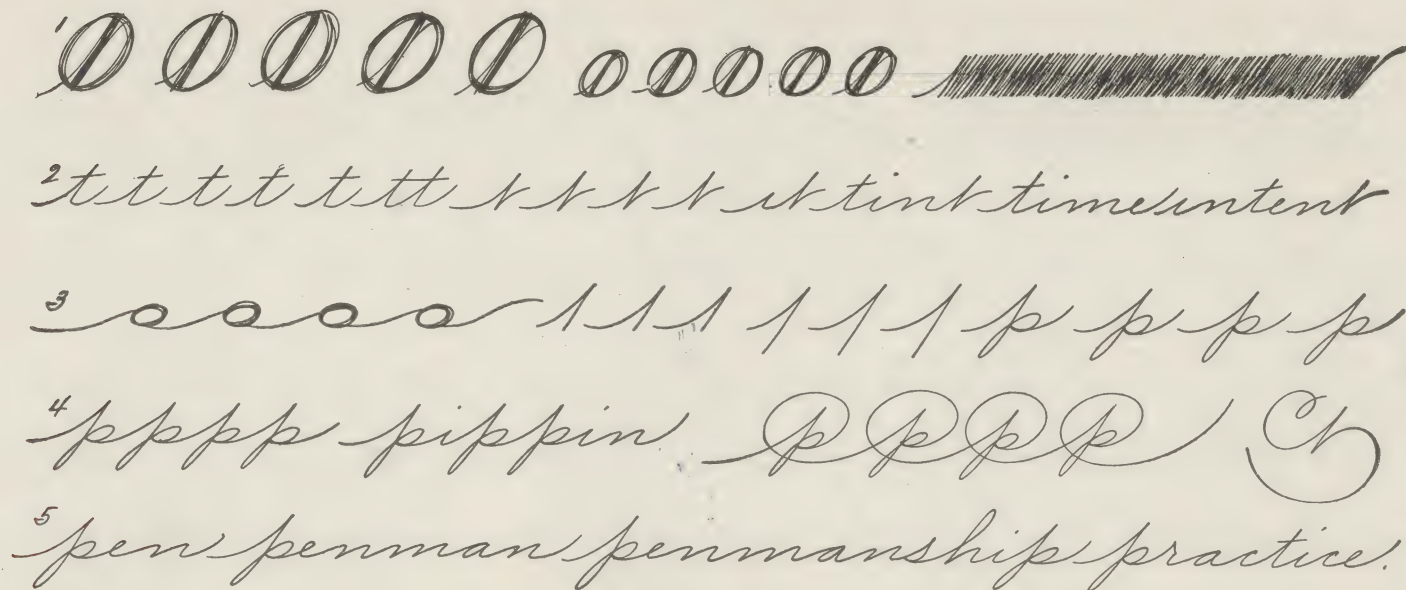
³ A good handwriting is worth more today than ever before, notwithstanding the use of the typewriter, and the introduction of office machines into business.

LESSON 44

Drills 1 and 2. This lesson shows the abbreviated loops. For rapid writing they are very practical.

Review the push-and-pull exercise. The letters are finished

with straight lines. Make the upper part of the letter the same as in preceding lessons, but complete with a straight line brought down one-half space. This straight-line finish is not used in z and q.



LESSON 45

This group consists of the half-space letters of which there are three—t, d and p.

Drill 1. Begin the exercise with the one-space, retraced oval. Lift the pen and cut through the middle with a straight line retraced several times. Make the exercise one-half space high. Complete the drill with the push-and-pull exercise one-half space high. Keep it uniform throughout, making the ending as well and as carefully as you make any other part.

Drill 2. Curve the up stroke of t like i, pull the down stroke straight on main slant to base, lessen speed for narrow turn. Cross with a short, straight, horizontal line one-half space below the top of the letter. In joining two letters one line may be used for the crossing. Final t is not retraced as much as the standard form; it ends with a left curve and is, not crossed.

Use this style for ending a word, but never elsewhere. The words given in this drill will furnish good practice on both forms of t.

Drill 3. The small oval exercise will develop the last part of p. Make the oval up on the left and down on the right. The first stroke of p is made like t. The loop reaches below the line, nearly half way and crosses the base line. Close the letter with the small oval stroke.

Drill 4. Join four letters. Put a good deal of swing into your work. The word copy furnishes a good drill. The exercise following the word is an excellent copy and one that will develop great freedom. Make the letter, then swing over the top and join to the succeeding letter.

The combination of the capital C and final t affords a little review copy.

Drill 5. Try the words. Write them rapidly and accurately.

¹ V a a a a a a a a a a a a
² d d d d d d d d d d d d d d
³ and add added end ended ended
⁴ a a a a d d d d g g g g q q q q
⁵ gadding gadding gadding gadding

LESSON 46

Drill 1. The first part of **d** is like **a**. Make the exercise one space high. Retrace several times. Review the **a**. Combining several letters will help to develop easy action.

Drill 2. The **d** is formed from **a** and a loop stroke. Make the letter one-half space high, with the **a** reaching up one-half the distance. The loop reaches back to the top of the **a** and finishes with an **up** stroke. Try combining four.

The final **d** is finished below the line. This form is used only when **d** is the last letter of a word. It can be made a little faster than the connecting **d**.

Drills 3 and 4. Review the letters that have the a for the beginning stroke. Be sure you are making the first stroke of the letter with the over motion. Close the letter at the top. You can gain a great deal of skill from the practice of word copies. Try a page of the word given in the last drill.

After completing the page, study it carefully. Hold the page up and look at it from different angles. Criticize your work, then resolve to make it better.



A B C D E F G H I J K L M N O
 P Q R S T U V W X Y Z & Co.
 A C E O = H I J K M N B P R Q
 U V W X Y Z = D L G S T F
Practice on easy and difficult letters.

LESSON 47

The first drill of this lesson consists of the double oval exercise; practice it. Avoid shading the down strokes and aim to keep the weight of lines uniform.

The copy on the capital-letter group furnishes excellent practice material. Work for uniformity in height, slant and spacing. See that the arm action is bold and free.

Remember that the capitals are three-fourths of a space high. When the ruling is narrow, make the writing small.

If writing is hard for you, or you are a poor writer, practice largely on easy letters until you develop skill.

If you have developed a good writing movement and write a good hand, pick out your hardest letters and work on them.

The capitals are divided into three groups. The first group consists of the direct-oval letters, the second the indirect-oval letters, and the third group the capital stem-letters. Practice each group separately and then review the entire set of capital letters.

A practical copy will be found in the capitals of your own signature.



a b c d e f g h i j k l m n o p
q r s t u v w x y z
a c e i m n o u v w x r s t d p
l b h k j g y z q f.

A quick brown fox jumps over the lazy dog.

LESSON 48

Drill 1: Begin with the lower oval, then fill in with the push-and-pull exercise and finish with another small oval.

The second part of the drill consists of the retraced oval made one space high. Overlap the ovals and complete the exercise with the small o's connected.

This lesson furnishes practice on the small letters.

Arm action and speed are of great importance in developing accuracy of form, for if the movement is right the form will be right. If the form is wrong seek for the fault in execution. Study the form of each letter. Study the ending strokes. How many letters end with right curves? Horizontal curves? Left

curves? How many one space letters? Two space letters? Three space letters? How many reach below the line half way to the next? How many have straight lines as down strokes? Up strokes? How many have straight lines in them? How many down strokes are not straight? How can you make these if you don't know them? Get the habit of studying forms and then making them about right.

The sentence contains all of the letters in the alphabet. Possibly you can work out other sentences containing all of the letters. Sentence practice is splendid to develop freedom and ease of execution. A great deal of time should be spent on this kind of practice.

$\frac{1}{2}$ $\frac{2}{3}$ $\frac{3}{4}$ $\frac{5}{6}$ $\frac{7}{8}$ $\frac{1}{2}$ $\frac{2}{3}$ $\frac{3}{4}$ $\frac{5}{6}$ $\frac{7}{8}$ $\frac{1}{2}$ $\frac{2}{3}$
 \$ \$ \$ \$ \$ ¢ ¢ ¢ ¢ ¢ \$ \$ \$ \$ \$ ¢ ¢ ¢ ¢ ¢ \$ \$ \$ \$ \$ ¢ ¢ ¢ ¢
 # # # @ @ @ ! ? ! ? . , : ; : . , ? ! ? ! @ @ @ # # #
 a/c a/c a/c a/c a/c a/c a/c ¢/o ¢/o ¢/o ¢/o ¢/o ¢/o ¢/o

1 2 3 4 5 6 7 8 9 0	5 6	1 2 3 4 5 6 7 8 9 0
2 3 4 5 6 7 8 9	4 5 6 7	2 3 4 5 6 7 8 9
3 4 5 6 7 8	3 4 5 6 7 8	3 4 5 6 7 8
4 5 6 7	2 3 4 5 6 7 8 9	4 5 6 7
5 6	1 2 3 4 5 6 7 8 9 0	5 6
	2 3 4 5 6 7 8 9	
	3 4 5 6 7 8	
	4 5 6 7	
	5 6	

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LESSON 49

Fractions and Characters

A drill on fractions and characters is outlined in this lesson. Make fraction figures small. Make the numerator first, next the dividing line, made downward, and then the denominator.

No shades. Study the different characters and then practice until you have skill in their execution.

Figures and characters in design form will develop originality.

Aim Been Coin Done Earn Fine Good
Hour Inn Join Kind Line Mine Nine
Own Pine Queer Run Sum Then Unit
Vim Win Xenia Your Zone

Try short words for easy practice.

1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0 / 1 2 3 4 5 6 7 8 9 0

LESSON 50

Review first the capital letters, then join these capitals to small letters. All downward pulls should be on the same slant.

Keep the writing uniform in size and slant and follow the ruled line.

Make figures carefully at all times. Do not lapse into careless habits outside of the writing lesson. Figures must above all else be legible, but they should also be written rapidly and with the same easy, smooth movement with which letters are executed.

Attention Business Courteous Desirous
Earnest Faithful Gracious Honest
Industry Joyous Kindness Likable
Manners Neatness Obedience Patience
Quickness Righteous Studious Tenacious
Uniform Vivacious Willing Excellence
Youthful Zealous

Try long words for skillful practice!

LESSON 51

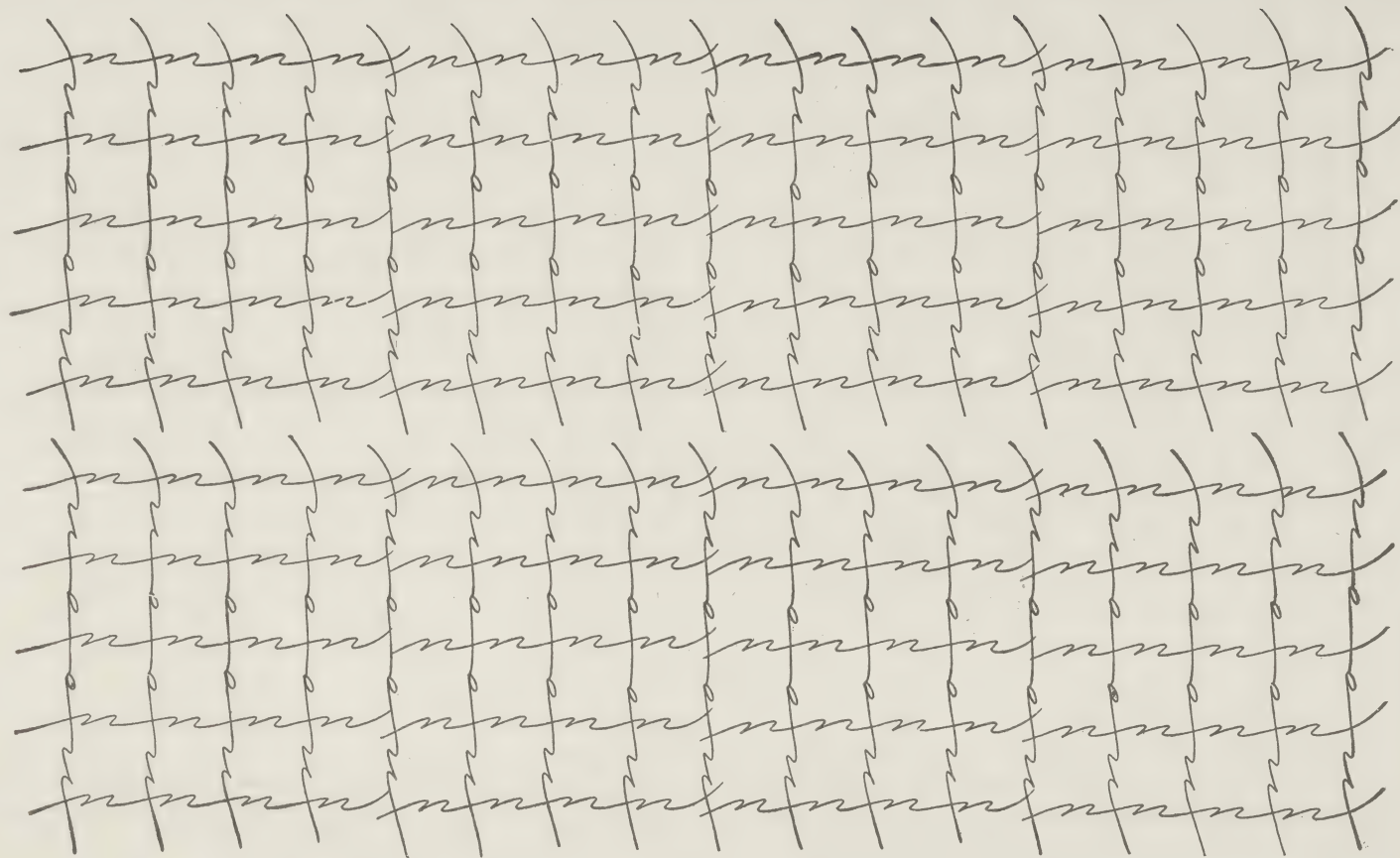
Devote ten minutes to each copy; a page should be written in ten minutes at most.

Work for uniform general effect.

Get the turns and angles right to distinguish u's and n's.

Make o's and a's so there is no doubt about which you intend to write.

Write your lines full as you proceed and watch that the words appear in columns as you complete the page. See how regular in size, slant, etc., you can make the capitals.



LESSON 52

This kind of practice will not only develop a smooth easy movement, but it also provides excellent practice in spacing,

and writing straight. Write several pages of this copy, striving to make each page better than the preceding one.

A good handwriting will pay dividends!
Be ready to do your best at every task.
Cultivate smooth, easy, and light lines!
Drilling on exercises brings good results!
Every letter must be made carefully.
Faithfully fulfill all your promises!

LESSON 53

Practice a great deal on sentences. First review all the capital letters. After reviewing the alphabet, take up the practice of the different sentences.

A good way to practice is to write first the entire sentence, then select some of the easy words in the sentence and practice

very carefully upon them. Follow this with practice on more difficult words or combinations of letters found in the sentence.

Practice as earnestly on the sentences as on the exercises; then review the letters and exercises which you find not up to your standard.

It is your standard which determines how well you will learn to write. Set your mark high—and work up to it.

Gaining in business writing daily.
Hold to your task until it is completed.
Industry is the secret of happiness!
Join all the letters with easy action.
Keep your body fit by regular exercises.
Life is full of golden opportunities!

LESSON 54

Sentence writing will give you an opportunity to discover irregularities in your writing, for while you may make individual letters well, your sentences and page writing may not be up to the standard.

Watch your slant. Watch your spacing between letters and

between words. Try to write the size of the copy, and make your lines end at the same point. Note that each sentence is followed by a period. Dot the i's, cross the t's when necessary and in every way possible give attention to the little things that go to make up a finished page of writing.

Many men of many minds mine.
Nines mean men mine in a mine.
One thing at a time, and that done well
Practices plain penmanship for profit.
Quick results come from careful practice.
Responsibility develops strong characters.

LESSON 55

The first and second sentences are easy. They consist largely of minimum letters. Write them with a smooth movement, rounding the n's at the top, making open loops in the e's and closing the a's at the top. Line three is a little more difficult, and the succeeding lines, increasingly so. Pick out the

difficult words and practice them separately. Responsibility is a difficult word; so is develops.

Let all your letters rest on the base line, bring your down strokes toward the middle of your body, get an easy touch of the pen to the paper, and you are likely to be able to produce a very good page.

Stop drifting, prepare well for the future!
Time is valuable, do not squander it.
Universal training in good penmanship.
Vim, vigor, and vitality are very essential.
Willing workers will always succeed.
X is a letter little used and practiced less.
You are making good progress in writing.
Zest and zeal are the winning qualities.

LESSON 56

Here are eight lines of good copy. Give particular attention to the capital letters. Study your loops. Are they three-fourths of a space above the line, and do they extend half a space below? Apply the first two words of the first sentence to your own

writing habits—if you have drifted. Good penmanship is the result of constant, steady improvement. Accomplish something definite each time you practice. Remember that “Trifles make perfection, but perfection is no trifle.”

January February March April May
June July August September October
November December

Thirty days has September, April, June,
and November; all the rest have thirty-
one except February alone. To this we
twenty-eight assign, until leap year
gives it twenty-nine.

LESSON 57

Every time you write a letter you write the name of a month. You use the names of the months in your note book, and in your bookkeeping. Practice one word at a time until you can write each name fairly well, then write the entire group of twelve.

Practice the little stanza. It will give you some practical information, besides some good experience in writing the names of the months. Write it several times and compare your last work with your first.

Sunday Monday Tuesday Wednesday
Thursday Friday Saturday

Monday for health, Tuesday for wealth,
Wednesday the best day of all. Thursday
for losses, Friday for crosses, Saturday
no day at all. Some penmanship each
day for all.

LESSON 58

Here are the names of the days of the week. Write them singly, giving special attention to the capital letters. Don't misspell any of these names—Wed-nes-day, for example.

Write the little verse, being careful to follow the copy for

spacing, endings, etc., and don't forget, "A little penmanship every day—the very best you can do." If you practice carefully during the penmanship lesson and write carelessly the rest of the day how long will it take you to become a good writer?

runninghand
runninghand
runninghand
runninghand
runninghand

Small writing will be practical to learn, and easy to execute!
Compact writing is made high and narrow

LESSON 59

Write as smoothly and rapidly as you can, being careful not to make the letters larger or heavier than the copy.

The lesson on runninghand, small and compact writing, furnishes some splendid practice.

Try spacing out the word runninghand to reach across the page. Now gradually bring it into shorter space until you have reached a medium-sized hand.

For the runninghand style, slide the pen farther between letters and keep the connecting line low along the base. Write

as far as you can without bending the wrist or slipping the sleeve, then try to extend the reach.

Watch for uniform spacing.

Small writing requires more care than the standard size; it is more nerve-trying and tiring, but it is worthy of a little time and attention. After writing this copy the size given, it will be well to see if you can write it smaller and still have every letter legible. Bookkeepers, especially, need to learn to write small.

Des Moines, Iowa. May-19-
Dear Sir Gentlemen, Esq. I am Yours
Mr. Miss. Mrs. Messrs. Master Messrs.
Very truly yours Yours very sincerely
Business Letter Forms

LESSON 60

By this time you should have a good foundation for business writing. Less attention should be required for position.

When you sit, you should sit upright (up right) for writing. The arms and hands should assume their places without being reminded. The paper, holder, and pen should be just where they ought to be without fumbling or delay. The movement should be easy; the lines light, smooth, clear and strong.

Forms used in business letter writing will give you good word copy. Practice first the entire copy. See what particular word or phrase is weakest, then work to build up that part of the copy. It's the effort to make corrections that counts for progress—gaining a little every day finally results in a good style of writing.

Cities in the United States of America

Columbus Milwaukee Spokane Wheeling
Louisville Omaha Scranton Los Angeles
Atlantic City Salt Lake City Burlington
San Francisco Duluth Canton Camden
Cleveland Minneapolis Des Moines

LESSON 61

This copy has been selected to give you drill on the names of different cities. Some very splendid combinations of capitals and small letters are formed, such as Co, Sp, Sc, Sa, Ci, Bu, and Ca.

Give some time to the study of your copy, then see how rapidly and freely you can write these names.

STOP! LOOK! LISTEN!

Just what have you accomplished since you began this

course of lessons? Is your penmanship better in every way than it was when you began your course?—if not, is it better in some ways? Are your lines smooth and unbroken? Are they light throughout, or are you inclined to shade down strokes? Are they strong and bold or are they shaky, showing finger movement and lack of control? What are the worst features of your writing? Have you done your very best work since you began this course of lessons? Have you been honest with yourself? If you have to answer this question in the negative will you begin now to do better?

Ten days from date I promise to pay
A. W. Martin _____ or order
Seven and $\frac{75}{100}$ _____ Dollars
at Ninth Nat'l Bank, value received.

\$100⁰⁰

Columbus, Ohio, June 1, 19--
Received of O. J. Bowman & Bros.
One hundred Dollars on account
Your Signature

LESSON 62

Business forms are especially good copy for advanced writers. Leave a narrow margin at both ends of your paper, but skip no lines and leave no open places. The amount in figures should be on the line with the heading; dollar mark at the left, and cents' place filled. Work for uniformity.

The note form should be written freely. Changes in time, amount, names and places and added conditions, will help to familiarize you with business papers.

Chicago, Ill. Jan. 7, 19-

Mr. A. D. Brown

Bought of H. H. Huntington & Co.
215 Canal St.

Terms 10 days

2	Bedroom Suites	300.00	600 00		
4	Kitchen Cabinets	75.00	300 00		
2	Extension Tables	175.00	350 00	1250 00	

LESSON 63

These advanced copies do not leave room for movement exercises, but the writing teacher will generally assign from two to ten minutes' drill work at the beginning of each lesson. The student whose writing is not bold enough will find time to practice large, simple exercises. If a student writes wildly and loosely, he needs small, careful exercises, and should practice joining letters and repeating.

The bill head affords copy for heading, for proper names and for definite arrangements of parts. The **Ch** in Chicago is

good for half a page of practice, the joining of **ca**, **ag** and **go** need careful attention. The swing from **I** into **II** deserves special practice. Pick out different letter combinations and work them out carefully.

The **gh** in **Bought** and the swing from the **&** into the **C**, also the combination of **H**'s are worthy of separate study and practice.

After working out the heading and itemized bill, rule very carefully for the lower part and practice the entire copy.

ON _ HUNN LFE OCCQA
 WWS TX VPRK Y¹Z²S³&
 ABCDEFGHIJKLMNOPQRST
 UWXYZ Alphabet 1234567890
 abcdefghijklmnopqrstuvwxyz

LESSON 64

Work on the marking alphabet will help your script.

Hold the paper straight in front of you. A pad of paper ten or twelve sheets in thickness gives a good writing surface. A flexible pen should be used. Finger movement predominates. The first group shows the different strokes. Practice these separately.

In the first group the I-stroke is the principal thing.

The right-side stroke of L, F and E are similar to the I stroke except in length. Keep letters compact, sides parallel and turn the joinings. For the right and left curves of O press upon the pen so that the outside nib makes a curve, while the

inside nib makes a straight line. The C, G and A are formed from the O and I strokes. Work from left to right.

The right-side stroke in W, V and J is similar to the I stroke, except the short turns at the beginning and ending. Notice the shorter strokes of this kind in T and X.

By combining the different principles the D, P, B, R and K are easily formed.

The strokes in the last group are numbered to indicate the order in which they are to be made.

The small letters should be practiced first with a ruled head line dividing a space into half. The figures are made a little larger.

Cash Receipts

Date		Account Credited	Explanation	Cash De.		Total
Oct	1	H. D. Bane, Capital	Investment	5000	00	
	11	J. M. Moore	on account	300	00	
	19	Notes Receivable	John Doe's Note	200	00	
	30	Dunn & Fox	on account	500	00	
	30	Cash Debited	Total Receipts			6000 00
Nov. 1		Balance	on hand			6000 00
						4500 00

LESSON 65

CASH BOOK

The next two copies should be ruled up before beginning the practice. Rule very carefully, then fill in with the copy given. It is necessary for bookkeepers to write small. Practice

these copies with that thought in mind. The headings will give you a little practical use of the marking alphabet.

The balance on hand under "Cash Payments" should be written with red ink.

Cash Payments

Date	Wk.	Account Debited	Explanation	Cash Cr.	Total
Oct. 1		General Expense	Rent for October	75 00	
9		Clarence James	on account	400 00	
22		Notes Payable	A. M. Brown's Note	525 00	
29		I. M. Taylor	on account	500 00	
30		Cash Credited	Total Payments		1500 00
30		Balance	on hand		4500 00
					6000 00

LESSON 66

Movement, form, slant and spacing are the important factors in good writing.

Review movement drills. Study letter forms. Uniform slant and spacing will add beauty to your writing.

Speed in writing should be acquired gradually. Maintain a fair rate of speed from the beginning, then as forms become fa-

miliar and easy, increase the speed without sacrificing form or ease of action. Concert drills and timed drills should be frequently given in class, but the individual can accomplish much by systematic effort and by recording his work and his increase in speed.

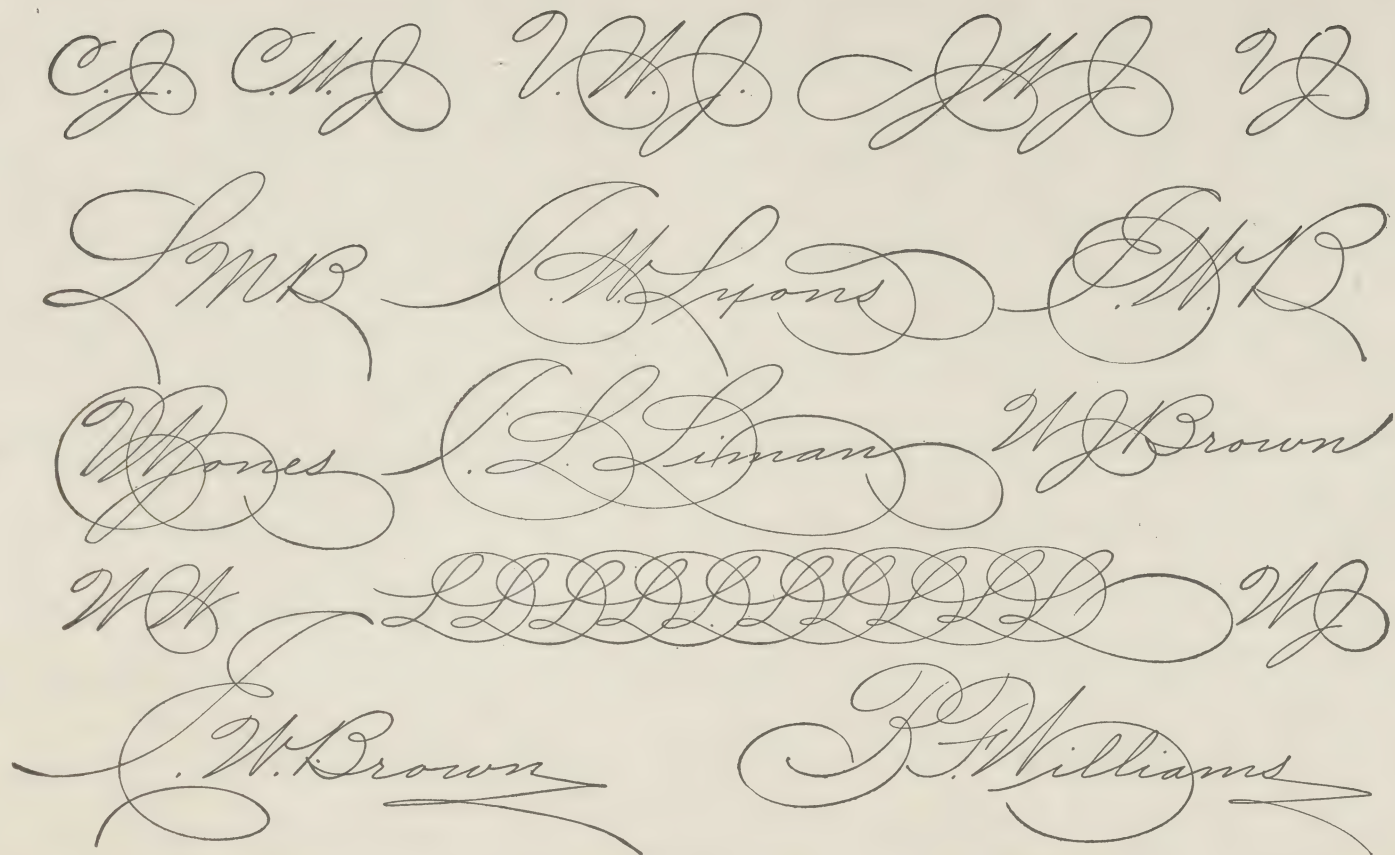
oooo dddd oooo
 ddd aaaaaa gggg
 gggg llllllll ccccc
 abc ret
 cbr eeeeeeeeeee len
 amb b.m.w. i.h.c. y.m.d
 g.g.gaines o.b.simmons a.n.dixon

LESSON 67

COMBINATIONS

The combinations will develop a freedom such as no other copy. You have a chance to apply the movement obtained from the various exercises and systematic groupings. A very free movement is necessary. The combining of the O's and D's and finishing with a full stroke over the top, can not help but develop a very splendid freedom. A count of 1-2-3-4-over and back,

is good. A very excellent plan is to trace the copy with a dry pen point. This fixes the form in your mind and also helps to develop motion. It is not necessary to write all this copy during one lesson. Better concentrate the effort. Learn one combination at a time and this will help to make the others. Names provide very practical copy. Use the different copies given, then work out some for yourself.



LESSON 68

This is the time for the supreme effort to clinch the benefits of the various exercises and groupings.

The combinations of these copies require the application of free movement to accuracy of form. Make the connecting lines

subordinate to the letter, so as not to detract from the legibility. The rate of speed for connecting lines should be the same as for the letter, except for angles and definite stops.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z
a b c d e f g h i j k l m n o p
q r s t u v w x y z 1 2 3 4 5 6 7 8 9 0

This is a specimen of my plain
business penmanship which I ac-
quired by following the lessons in
The Champion Method of Practical
Business Writing while a student
in the

LESSON 69

Write several specimens of this copy, using the proper place, date, name of school, and signing your name. Select two of the best specimens, retain one and give the other to your teacher. Note the contrast with your former writing, especially with ref-

erence to quality of line, evenness of body letters, slant, spacing, size, etc.

Perhaps you are ready to take the journey over again. If so, you will find new truths and new beauty along the way to interest, encourage and inspire you.

Learn more, earn more, learn more.

